

Mahila Abhivruddhi Society



14 Years of
Engagement
in supporting
Institutions
of the Poor
and their
Livelihoods



Meeting on SMART Village/ SMART Ward with NGOs and Private Sector on 5 January 2015 at AP Secretariat, Hyderabad

Annual Report

2014-2015

Donors and Partners

1	Andhra Bank
2	Bihar Rural Livelihood Mission (BRLPS)
3	Bread for the World, Germany
4	Catalyst Management services (CmS)
5	DGRV, Germany
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12	Society for Elimination of Rural Poverty (SERP), Government of Telangana
13	State Level Nodal Agency (SLNA) , Government of Andhra Pradesh
14	State Level Nodal Agency (SLNA), Government of Telangana
15	SPUR, Government of Bihar
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20	Ms. S. Ramalakshmi	Ex-officio Member	COO Sadhikaratha Foundation

From MD's Desk



Hearty greetings on the occasion of presenting the 14th Annual Report of MAS!

I feel privileged in sharing with you our engagements and experiences in the year 2014-2015 and our future plans!

The year began with the implementation of two new projects of BRLPS (Bihar Rural Livelihoods Promotion Society) and BftW (Bread for the World) besides continuing the existing programmes. A month later MAS was requisitioned to support WBSRLM (West Bengal State Rural Livelihood Mission). Both BRLPS and WBSRLM projects are Joint ventures of MAS and SERP. As part of the implementation of these two projects, it was an exciting and challenging task fulfilled by MAS with the technical support of KCPS (Kamareddy Cluster Paryavekshana Samakhya) in getting trained 87 Senior Resource Persons at a stretch and placing them in the project areas in Bihar and West Bengal. Anchoring of 6 IWMP (Integrated Water Management Project) mega watersheds in Andhra Pradesh and Telangana states has been a great experience to MAS to closely work with farmers in the villages. The BftW supported 'G4' project in MAS anchored mega watershed areas of Ananthapuram and Chittoor districts in Andhra Pradesh state has provided further occasion to much focused interaction with and involvement of the rural farming community for furtherance of their farming systems, yields and livelihoods. It is heartening to note that MAS anchoring Nallamada watershed received the Second Best Watershed award in the undivided Andhra Pradesh. This is the second consecutive year MAS receiving such an award for its dedicated services in watershed areas. MAS urban programme in both Andhra Pradesh and Telangana states has been generating considerable positive outcomes. More than 16,000 households in Greater Hyderabad Municipal Corporation (GHMC) are reaping the fruits of installation of Safe Drinking Water Plants got installed by MAS with the support of MSDF (Michael & Susan Dell Foundation), GHMC, HMWSSB (Hyderabad Metropolitan Water supply & Sewerage Board) and SHG federations. While the two NABARD supported MAS projects in Bihar are progressing well, the SPUR (Support Programme for Urban Reforms) programme being supported by MAS gives immense satisfaction with its overwhelming response and targets exceeding outcomes. In this connection I wish to mention that MAS facilitated 'Swayam Sahayata Samuh' (SSS) in Ismailpur village of Kaler block in Arwal district, Bihar received Best SSS award from NABARD. A further piece of appreciation of our services came in the form of according Partnership Agency status to MAS by the National Corporate Social Responsibility (CSR) Hub, under the aegis of Tata Institute of Social Sciences (TISS) for an initial period of three years. It has been a proud engagement to MAS to be a part of conducting a study titled '*Understanding the SHG Programmes as Tool for Socio-economic Empowerment of Women in India and Low Income Countries*' initiated by DFID & IPE Global. Third year in succession MAS in collaboration with Coady International institute, Canada organised international Training session on CBMF (Community Based Micro finance) in Hyderabad, which was attended by 20 participants from across the world. It is somehow disappointing that the MAS-NABARD Uttar Pradesh project in Kakori Block of Lucknow district was to discontinue in half the way due to various reasons.

The year 2014-2015 as it concludes greeted MAS with a few more future roles to play. One will be as an anchoring agency of the Smart Village & Smart Ward and Swatch Andhra Pradesh programmes initiated by the government of Andhra Pradesh. As a prelude of this flagship programme MAS was requisitioned to coordinate the NGOs of the state for a high level conference chaired by Honourable Chief Minister of Andhra Pradesh Sri Nara Chandra Babu Naidu. It was further requisitioned to coordinate three regional workshops with local NGOs on the same subject. Of course, MAS has since long been playing the role of a coordinator in forging GO- NGO collaboration and designing a working frame for the same. An MOU with GIZ is on cards to initiate 'Green Innovations Centers' with farmer producer organizations especially focusing on tomato, mango and pulses. in IWMP operational areas of Andhra Pradesh. Another future role is expected to open gates to MAS to provide its services in international arena on a regular basis. The government of Ethiopia is keen to strengthen the Self Help community of the country and requisitioned MAS and Kudumbasri of Kerala to support them. The spade work was already initiated.

It gives immense pleasure to note that MAS in its 14 years journey in the development sector has imparted thematic and structured training to nearly 3 lakh people! This year alone 35,865 people received MAS training. In the year MAS has been supporting 33,185 SHGs and their federations in five states: Andhra Pradesh, Telangana, Bihar, Uttar Pradesh and West Bengal. The year saw the training and residential accommodation facility MAS intended to provide at its head office building in Manikonda, Hyderabad came into full-fledged utilization and there were series of trainings.

My sincere and heartfelt thanks to our Board of Directors for their committed support and initiative in providing needed direction and guidance. I extend warm welcome to Ms Mahpara Ali, Former CGM, State Bank of India; Sri Durga Prasad, General Manager (PS) Andhra Bank; Ms. P. Anitha, ZS president, Chittoor district and Ms T. Laxmi, ZS president, Nizamabad district who recently joined our Board.

My profound thanks to our donors who are constantly supporting us to serve SHG community further and further in making our vision 'A Sustainable Self-Help Movement in India' come true soon. The SHG community, at large, is always our source of inspiration and meaning of our existence. My salutations and thanks to all the SHGs for providing us the great opportunity to serve them.

My sincere thanks to my colleagues without whose committed support these outcomes would not be possible.

With all your wholehearted cooperation, I strongly feel MAS would have a more bright future in the year to come and will gear up further to serve the self help community attain self sustainability and empowerment.

With warm regards

C S Reddy
CEO & MD

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MAS

A brand ambassador for qualitative and sustainable self help movement in India, 'Mahila Abhivruddhi Society' MAS (earlier popular as APMAS) has been, for the last 14 years, treading hand in hand with Self Help Groups (SHGs) and their federations as a supporter, mentor, guide and philosopher. Its emergence and existence are need based. It is history that the undivided Andhra Pradesh state led India in the formulation and progression of SHGs. The then Andhra Pradesh government, as a part of strengthening the SHG movement, contemplated upon a structure for rating and capacitating those groups, which idea culminated in the formation of 'Mahila Abhivruddhi Society, Andhra Pradesh' as a public-private partnership initiative and a registered civil society on 1st July 2001. Ever since its emergence, MAS having committed to the qualitative growth and sustainable progress of the women self help

movement and to promote their livelihoods, has been providing technical and managerial support services not only in its base state, but in many other states of India and in a few other countries as well. To see that the spread of self help movement will be uniform throughout India and to maximize the impact of services provided by local civil society organizations, MAS played a key role in formulating and initially anchoring a national network of likeminded organizations in different states called 'ENABLE'. Presently MAS is actively operating in five states (Andhra Pradesh, Bihar, Telangana, Uttar Pradesh and West

Vision

A Sustainable Self-Help Movement in India

Mission

To promote self-reliant people's institutions, especially women's Self-Help Groups (SHGs) and SHG federations, in such a way as to realize their full potential for engaging in micro finance and sustainable livelihoods, their members overcoming poverty and inequalities.

Thrust Areas

1. Capacitate self-help and livelihoods promoting institutions both in rural and urban areas
2. Promote natural resource management and sustainable livelihoods resulting in desirable climate change practices and food security
3. Reach out to unreached and underserved areas for addressing poverty and inequalities
4. Enhance partnerships, collaborations and alliances for linking, learning, up-scaling and advocating
5. Enhance research and advocacy for influencing policy decisions in favour of people's institutions engaged in microfinance and livelihoods

Bengal. In international arena the engagements of MAS relate to countries such as Ethiopia, Thailand, Bangladesh, Germany, Canada, Vietnam and Cuba. National Rural Livelihood Mission (NRLM), an Indian government initiative for the promotion of livelihoods of the rural poor recognized MAS as a national resource organization and engaged as its associated agency to work in different states. National Corporate Social Responsibility (CSR) hub accorded the status of Partner Agency to MAS to provide its services in six states.

MAS is governed by a 21 member Board of Directors, eminent personalities representing both civil society and the government. Sri K. Madhava Rao, IAS (Retd), former Chief

Secretary of undivided Andhra Pradesh state is its present Chairperson and Sri C.S. Reddy is its founding Chief Executive Officer and Managing Director. The services of MAS include: Institutional Capacity Building (Both in Rural & Urban areas); Livelihood Promotion and Research & Advocacy. It is also actively involving as Watersheds promoting and implementing agency in Andhra Pradesh and Telangana states. To facilitate easy accessibility to the stakeholders, APMAS floated 'Sadhikaratha Foundation' a non-profit company, under Section 25 of the Companies Act, 1956 (No.1 of 1956).

MAS in 2014-2015

The year 2014-2015 to Mahila Abhivruddhi Society (formerly APMAS) was a year of challenges, accomplishments, new avenues and new experiences. The year started with a sort of perplexity over the unsettled organizational and bureaucratic issues in the two states coupled with unfinished infrastructural facilities of its own building which was intended to provide training and residential accommodation to a number of stakeholders from different states. There were also certain financial constraints due to delayed fund releases. Anyhow later the position improved. There has been quite encouraging engagement with both the new Andhra Pradesh and Telangana states. While in Bihar the two SHG projects undertaken with the support of NABARD and support to SPUR project continued to register considerable growth, another new initiative to support BRLPS was initiated. A new feather in the cap of Mahila Abhivruddhi Society (MAS) in the reporting year was supporting WBSRLM. It gave a new experience also as the CRPs to be positioned in West Bengal were to be trained in Bengali also. In contrary the NABARD supported project in Uttar Pradesh had to be discontinued to the end of the reporting year as NABARD cease to support it further. While the urban programme in both the states of Andhra Pradesh and Telangana continued on its regular track. As in Andhra Pradesh the watershed projects continued with the same vigour, relatively in Telangana the watershed projects were slightly slowed down due to low rain fall. MAS supported Kamareddy Paryavekshana Samakhya was fully engaged almost throughout the year with identifying CRPs and training them to position in Bihar and West Bengal. MAS head office cum SHG Training Center building could open its training and accommodative facilities to its fullest extent and in fact there were many occasions when four to five trainings were conducted simultaneously and the residential accommodation was fully occupied. . The qualitative work of MAS continued receiving recognition, appreciation and awards. To the end of the year there seems to be another exciting opportunity greeting in the form of required support of MAS in Ethiopia.

Here below are a few more details of MAS engagement in the year 2014-2015:

⇒ MAS, during the year 2014-2015 provided active support to 33,185 CBOs including SHGs and their primary and secondary level federations in Andhra Pradesh, Telangana, Bihar, Uttar Pradesh and West Bengal. Along with SF, the training was imparted to 35, 865 participants as given in the table.

Trainings by MAS (2014-2015)	
Imparted by	# Trained
ICB Rural	4,387
Urban	28,130
LH	2,556
SF	565
Bihar	74
West Bengal	153
Total	35, 865
Cumulative No is about 3 lakhs by Mar 2015	

- ⇒ MAS on behalf of SERP, which entered into a MOU with WBSRLM, has been providing technical and implementation support to WBSRLM in operationalising Resource Block Strategy.
- ⇒ Provided support to Kamareddy Cluster Paryavekshana Samakhya (KCPS) in selecting and further training 30 CRPs, 30 BKs, and 15 PRPs to position in WBSRLM resource blocks. Imparted Bengali language training as well as SNU elements training to them.
- ⇒ 12 Sr. CRPs have been identified, trained and placed in four districts (Gaya, Muzufurpoor, Madhubani, Khagariya districts) of BRLPS operational area in Bihar
- ⇒ Supported Telangana Government in designing Mission Kakathiya program for rejuvenation of minor irrigation tanks and MAS became panel member at Ichoda mandal for monitoring the execution of works and ensure quality.
- ⇒ The planning exercise undertaken in the name of “Manavooru – Mana Pranaalika” program launched by the Government of Telangana was facilitated and updated with the data entry.
- ⇒ Coordinated with the government of Andhra Pradesh in organizing a meeting with NGO representatives of the state addressed by Honourable Chief Minister Sri Nara Chandra Babu Naidu on Smart Village/SMART Ward initiative of the government.
- ⇒ Coordinated with the state government of Andhra Pradesh in organizing NGOs of the state by conducting three regional workshops at Ananthapuram, Vijayawada and Vishakhapatnam and one state level workshop in Hyderabad on Swacch Bharat Gramin initiative.
- ⇒ As anchoring agency of Nallamada Watershed , MAS was adjudged the Second Best in the state of undivided Andhra Pradesh and received award from IWMP
- ⇒ MAS supported Ismailpur Swayam Sahayata Samuh (SSS) in Kaler Block, Arwal district of Bihar state was adjudged and awarded the Best SSS award.
- ⇒ As a yearly regular feature, Late Sri Smarajit Ray memorial lecture was organised jointly by MAS and CESS with the support of Planning Department, government of AP. Planning Commission former member Sri Mihir Shaw delivered the memorial lecture.
- ⇒ Third year in row, MAS in collaboration with Coady International, Canada and Sadhikaratha Foundation organised International Certificate Course on CBMF
- ⇒ MAS organized a two-day workshop on Training and Facilitation on 25 and 26 March 2015 and had the opportunity to have David and Debbie from Coady International Institute as facilitators for the workshop
- ⇒ A team of Bread for the World, Germany supporting MAS in executing G4 project in four mega watersheds in Annathapuram and Chittoor districts visited the project areas and expressed appreciation about the way of implementation of the project.
- ⇒ A team of DGRV, Germany the organization which has been supporting MAS in implementing SOC (Swayam Niyanthrana Udhayam) in Kamareddy cluster of Niizamabad district in Telangana state visited the project and expressed satisfaction

about the execution of SNU. They even expressed their readiness to support further to scale up the project

- ⇒ Discussions are being held with DGRV and GIZ to initiate Green Innovation Centers in agriculture and food sector through value chain development in the state of AP
- ⇒ In joint partnership with Capitalists, UK Aid and IPE Global organizations organised in Delhi a Knowledge partnership programme
- ⇒ Jointly organised 'Rayalaseema Pantalu, Vantalu' Exhibition for three days in Ananthapuram in partnership with Accion Fraterna, RDT, Timbuktu Collective, Earth 360, Regional Agricultural Research Station and DRDA.

MAS State wise Active Support in 2014-2015				
State	Activity Zone	Area of operation	Activity	Partner
Andhra Pradesh	1. Ananthapuram District	1). Ananthapuram Town 2). Hindupuram Town 3). Guntakal Town 4). Dharmavaram Town	Strengthening of SHGs and their Federations	MEPMA
		A). Nallamada B). Reddypalli Mega Watersheds	IWMP Integrated farming & livelihoods	Govt of AP & BftW
	2. Chittoor District	A). Chokkandla Palli B). Mudaram Doddi Mega Watersheds	IWMP Integrated farming & livelihoods	Govt of AP BftW
	3. Prakasam District	1). Ongole Town 2). Chirala Town	Strengthening of SHGs and their Federations	MEPMA
	4. Srikakulam District	1). Srikakulam Town		MEPMA
Telangana	1. Nizamabad District	1). Kamareddy Cluster	Sector Own Control	SERP
	2. Adilabad District	1). Adilabad Town	Strengthening of SHGs and their Federations	MEPMA
		A) Ichoda B) Jatharla Mega Watersheds	IWMP	Govt of TS
	3. Hyderabad District	GHMC areas	Water Quality Monitoring	HWWS&SB
	4. Hyderabad District	GHMC	RO Water plants	
	5. Medak District	GHMC	ICB	MEPMA
Bihar	1. State Level	45 Towns	Promotion & strengthening of SHGs, town level federations and state level federation	Govt of Bihar
	2. State Level (Mujaffarpur, Madhubani, Khagaria, Nalanada Purnia & Gaya districts)	32 CLFs	Promotion and strengthening of Cluster level federations	SERP & BRLPS

	3. Saran District	1).Dighwara Block	Promotion & strengthening of SHGs & their federations	NABARD
			Pilot on special savings	GIZ
		2). Garkha Block 3). Sonepur Block 4). Parsa Block		NABARD
	4. Arwal District	1). Kaler Block	Promotion & strengthening of SHGs & federations	NABARD
			Pilot on special savings	GIZ
UP				
	1. Lucknow District	1). Kakori Block` 2). Malihabad Block	Promotion & strengthening of SHGs & federations	NABARD
West Bengal	1. South 24 Paraganas District	1) Pathar Prathima Block	Strengthening of SHGs & Federations	SERP & WBSRLM

- ⇒ A team of experts from Coady International, Canada visited MAS head office in Hyderabad and organised workshop on Training & Facilitation which was attended by selected MAS staff and representatives of NGOs and government involved in trainings of various stakeholders
- ⇒ Under the BMZ initiative, 'One World, No Hunger' MAS intends to promote 'Green Innovation Centers' in collaboration with DGRV, Germany. DGRV delegation and GIZ representative paid field visits to selected MAS operational areas in Andhra Pradesh and Telangana. The project is expected to materialize in early next year
- ⇒ By the end of the year positive signs appeared that MAS would expand its services to African countries. MAS was contemplating to set up a team in Africa in collaboration with DGRV for initiating training and capacity building support in Africa towards strengthening SHG institutions.

Awards and Rewards!

The year saw MAS receiving widespread appreciation of its work, programmes and projects. Here below are a few such instances:

- ✓ MAS facilitated 'Swayam Sahayata Samuh' (SSS) in Ismailpur village of Kaler block in Arwal district, Bihar was adjudged the Best SSS and received award from NABARD



- ✓ MAS anchoring Nallamada watershed was adjudged the Second Best watershed in the undivided Andhra Pradesh and received award from the state government



- ✓ National Corporate Social Responsibility (CSR) Hub, under the aegis of Tata Institute of Social Sciences (TISS) accorded Partnership Agency status to MAS for an initial period of three years. It said efficiency, credibility and standard work are the key elements for any organization to become partner of CSR Hub. Andhra Pradesh government requested MAS to act as a coordinating agency and to organize three regional workshops in the state with local NGOs on its prestigious Swacch Bharat Gramin initiative. MAS also coordinated Chief Minister-NGOs meet on 'Smart Village and SMART Ward initiative'.
- ✓ Bread for the World which has been supporting the project on promotion of integrated farming systems and farm based enterprises (G4 project) in watershed operational areas of MAS in Chittoor and Anantapuram districts made a visit to the project area during the year. The team acclaimed MAS approach, facilitating and implementing techniques
- ✓ MAS, with the support of DGRV-Germany have been anchoring Kamareddy Cluster Paryavekshana Samakhya (KCPS), Nizamabad district, Telangana state in the implementation of Swayam Niyantrana Udyamam (Sector Own Control). DGRV team conducted an assessment of the progress and expressed full appreciation of MAS support. It further came forward to scale up the Swayam Niyantrana Udyamam concept throughout the state and across other states as well.

MAS Quantitative Support 2014-2015

State / Component	Area	SHGs	V Os / SLFs / ALFs	MSs/ TLFs/ CLFs	Others
Andhra Pradesh (Urban)	Ananthapuram District	8,488	324	05	
	Prakasam District	4,496	155	03	
	Srikakulam District	1,402	54	01	
Andhra Pradesh (IWMP)	Ananthapuram District	144	12	01	274
	Chittoor District	185	16	02	
	Sub Total	14,715	561	12	
Telangana (Rural) (Kamareddy Cluster))	Nizamabad District	5,898	249	05	
Telangana (Urban)	Adilabad Town	1,789	65	02	
Telangana (IWMP)	Adilabad District	159	15	02	
	Sub Total	7,846	329	09	126
Bihar	Arwal District, NABARD Project (Kaler Block)	520	08		
	Saran District NABARD Project (Parsa, Sonapur, Gharka, Dighwara Blocks)	2,129	12		19
	Arwal and Saran Districts (Special Savings)	73	10		
	SPUR Project (45 Towns)	5,918	135	06	
	BRLPS Project in 6 districts	192	96	32	
	Sub Total	8,832	261	38	
Uttar Pradesh	Kakori Block	66			
West Bengal	South 24 Paraganas District Pathar Prathima Block				97 Sansads
	Grand Total	31,459	1,151	59	516

GOVERNANCE

The Board of Directors as well as the General Body of MAS underwent certain changes during the year. With the bifurcation of Andhra Pradesh state and Telangana state came into existence there are two lead banks in the two states. As such MAS Board resolved to include both the representatives of the lead banks (Andhra Bank in Andhra Pradesh and State Bank of Hyderabad in Telangana) in MAS Board in place of the one lead bank representative in the undivided AP. On similar lines both CGMs of NABARD Andhra Pradesh and Telangana were invited to represent on MAS Board. Further, a new member Ms. Mahpara Ali, former CGM, SBI was inducted into the Board. It was also resolved to expand MAS General Body incorporating all the Consultative Committee members into it.

Typical to its nature, the Board played an intensively supportive and participatory role coming forward to solve certain problems and issues.

- ⇒ With the timely advice and active involvement of the Board, the long pending legal issue with AWARE was settled out of court. In the Board meeting held on 27th Sep. 2014 MAS CEO Sri CS Reddy expressed his heart felt thanks for the 'Great support received from the Board especially from the Chairperson Shi. K. Madhava Rao, IAS (Retd), Vice Chairperson Dr. Nandita Ray and a Member, Sri. P. V. A Rama Rao'
- ⇒ The Board provided direction on how to act on gender issues in the organization and accordingly a communication was sent to all the staff on his /her role in promotion of gender equality in the organisation
- ⇒ The Board suggested the Board Member in Chittoor (ZS President) to make a visit to our IWMP operational area in V. Kota / Ramasumudram and assess the impact and ensure the transparency and accountability matters
- ⇒ During the year, four meetings of Audit Committee, four Board Meetings, four Consultative meetings and an AGM held
- ⇒ The appointment of the internal auditors was discussed and approved by the Board

Here below is a brief state wise account of MAS engagements and activities in 2014-2015:

MAS - ANDHRA PRADESH

In Andhra Pradesh MAS is engaged with urban SHGs in three districts as well as with farming community of four mega watersheds in two districts. While the urban SHG initiative was aimed at 'Strengthening Community Based Organizations such as SHGs, SLFs, TLFs and TVSs and to promote livelihoods in 7 towns under NULM; the aim of the engagement with the farmers in the mega watersheds was to 'promote integrated farming and farm based enterprises in four Mega Watershed areas. The details are as follows:

1. URBAN

MAS entered into an MOU with MEPMA for strengthening the Community Based Organizations such as SHGs, SLFs and TLFs, TVS and to promote the livelihoods in seven NULM towns. The towns are: Ananthapuram, Hindupuram, Guntakal, Dharmavaram in Ananthapuram district; Ongole and Chirala in Prakasam district and Srikakulam in Srikakulam district. MAS has been working in tandem to develop effective capacity building plans and in implementing those plans using participatory training methodologies. The centrality of this partnership is to ensure MEPMA staff at the district and ULB level to acquire required knowledge, capacities and commitment to develop SHGs and SHG federations as truly self-reliant and sustainable institutions. While MAS took responsibility for building the capacities of the field staff as well as other social capital and to demonstrate best practices in NULM towns; local staff engaged themselves in the field implementation of the joint action plan.

- Supported MEPMA in facilitating meetings of the SHGs, SLFs, TLFs, TVS and review meetings of RPs and provided hand holding support
- Support provided in establishing and making functional City Livelihood Centers (CLC) in the towns of Ongole, Chirala and Srikakulam
- Supported SLF RPs to update SLF books of accounts for the purpose of internal audit
- Conducted trainings to CRPs on Sub-committees, SHG Bookkeeping, to SLF RPs on SLF Bookkeeping, Internal auditing, MIS and Sthree Nidhi IVRS, TVS EC, OB on their roles and responsibilities
- Provided support in planning the way of organising International Women's Day
- Attended review meetings with MEPMA officials at District level on year action plan, Monthly plans of the district strategy for SHGs strengthening
- Conducted State level review meeting with MEPMA staff. They reviewed six months, nine months reports and also Annual reports
- Arranged loan facility to 150 members to make plastic containers and to 50 member vendors to establish fashion design stalls at state and district level exhibitions

MEPMA- MAS Programme Progress in 7 NULM Towns			
#	Activity taken up / Level	Accomplishment	
		Number	%
I.	SHG Level (No. of SHGs in 7 towns :14,386)		
1	To ensure regular meetings & savings	12,428	86
2	Awareness on Credit Management	12,428	86
3	Book keeper for each SHG and updating of books	12,428	85
4	Leadership changes	8,318	58
5	Auditing	8,500	59
II	SLF Level (No. of SLFs in 7 towns: 531)		
1	EC Conducting regular meetings	473	89
2	SHGs enrollment in SLFs	483	91
3	To ensure SHGs monthly savings in their SLFs	456	86
4	To ensure RPs get trained and update books	494	93
5	Auditing	498	93
6	Regular GB meetings and submission of returns	498	93
7	To ensure sub committees get trained	508	96
III	TLF Level (No. of TLFs in 7 towns : 09)		
1	To ensure regular meetings	9	100
2	To ensure SLFs membership in TLFs	8	88
3	Formation of new TLFs for more than 100 SLFs	1	-
4	To ensure SLFs savings in TLFs	7	77
5	To ensure RPs update books of accounts	8	88
6	Auditing	8	88
7	To ensure GB meetings and submission of returns	8	88
8	To ensure sub committees get trained	8	88

MAS as part of the MOU with MEPMA provided livelihood trainings and related support in Ananthapuram, Hindupuram and Ongole towns to enhance the livelihoods of the self Help community. The details are as follows:

#	Type of Training	Members Trained
1	Packing of vending milk	18
2	Advance training on tailoring	22
3	Packing of garam masala powders	15
4	Grading of Tamarind	15
5	Bulk Purchasing and Distribution'	Two SLFs in Ongole
6	She Auto Programme	21

Coordinating NGOs ...

Smart Village/Smart Ward: MAS played an active role in organizing the NGOs of Andhra Pradesh state to partner with the state government in the implementation of Smart Village and Smart Ward programme. To achieve best results in realizing the 'Smart' growth, the state government intended the exercise to be fully participatory involving many inside and outside players and partners along with the stakeholders at different levels. As a first step, the state government convened a consultation meet of NGOs and Corporate Houses representatives on 5th January 2015 in Hyderabad. Around 40 NGOs took part in the consultative meet. The Chief Minister Honourable Nara Chandra Babu Naidu, himself participated in the meeting and spelt out the design of the Smart Village concept and approach. The Chief Minister extended warm welcome to all the participants to become partners to turn the whole state as a Smart State.



Swacch Bharat Gramin: To see that NGOs at district and local levels also take part in Swacch Bharat Gramin initiative of the government of Andhra Pradesh, the state government intended to organize regional level workshops in Ananthapuram, Vijayawada and Visakhapatnam and requested MAS to coordinate these regional workshops. As such, in joint partnership with the state government, MAS organized the three regional workshops. Each workshop had the participation of around 200 NGO representatives of the region. With the inputs received in these regional workshops, finally a state level workshop was organized in MAS head office, Hyderabad which prepared and distributed the required guidelines for NGO participation in the implementation of Swacch Bharat Gramin. Thus MAS paved the way for the active participation of NGOs in the Smart Village /Smart Ward and Swacch Bharat flagship programmes of Andhra Pradesh.

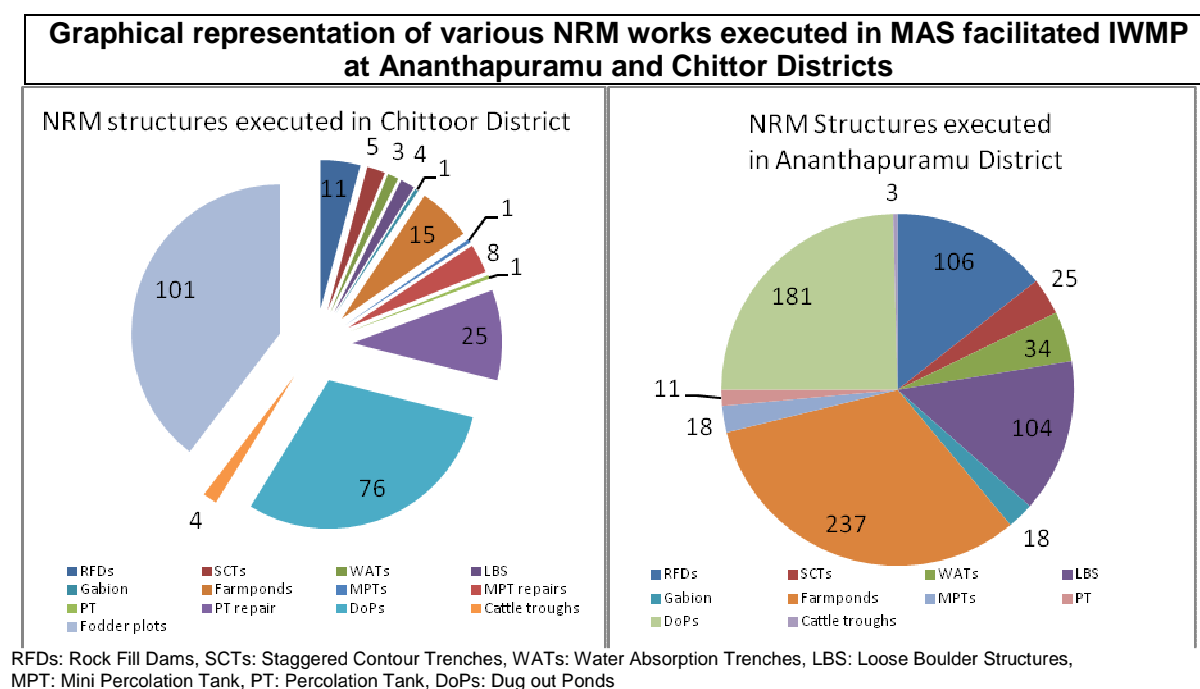


Swacch Bharat Gramin regional level workshops: Ananthapuram, Vijayawada and Vizag

2. LIVELIHOODS PROMOTION

MAS has been engaged with the 'Integrated Watershed Management Programme' (IWMP) of Andhra Pradesh government and was implementing four Mega Watersheds two each in the districts of Ananthapuram (Nallamada and Reddypally) and Chittoor (Mudaramdoddi, Chokkandlapally). Bread for the World (BftW), Germany came forward to supplement the efforts of IWMP with an innovative programme on 'Promotion of Integrated Farming Systems and farm-based Enterprises'. In short the project was christened as 'G4 (Go Green - Grow Green)'. The project was aimed to mobilize farmers and landless families into Rythu Sanghams (RSs) and Shakthi Sanghams (SSs) at habitation level for promotion of integrated farming systems and farm-based enterprises.

The year saw keen engagement of MAS by involving farmers who though were little reluctant at the beginning to implement a set of water conservation mechanisms, were later convinced, delighted with the benefits being accrued by them, from the beginning of the project period. Though the state bifurcation and consequent election to the state assembly resulted as a set-back in the beginning of the year, gradually MAS could succeed in effectively facilitating processes, executing various works with not much of a hassle. The details of various NRM activities executed during the year along with the resultant outcomes are as follows:



- ⇒ Promoted 827 low-cost soil and water conservation structures viz., Farm Ponds (FP), Dug-out Ponds (DoP), Water Absorption Trenches (WAT), few earthen water harvesting structures, wherever suitable, with Mini Percolation Tanks (MPT), Percolation Tanks (PT) and 22 cement structures like Gabion Box Series (GBS), Check Walls (CW), and Check Dams (CD)

Medical camps for cattle and small ruminants!

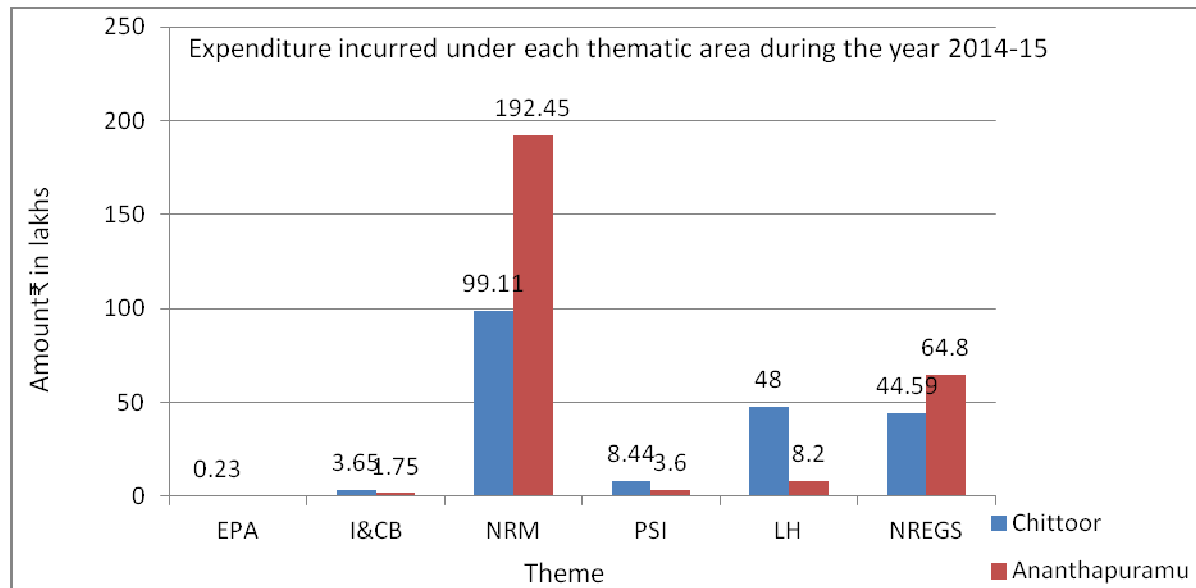
As an entry point activity, MAS with the support of veterinary department of Andhra Pradesh government organized 5 medical camps for cattle and small ruminants in Chokkandlapalli mega watershed area of Ramasamudram mandal in Chittoor district during 13-15 March 2015. MAS being a facilitating agency had created an interface between the watershed committees and the department to ensure on quality service delivery and continued relationship between them. These medical camps were conducted in Purandlapalli, Chokkandlapalli, Kanagani, Mugavadi, K C Palli villages. Altogether 565 cows, 60 calves and 430 sheep belonging to 265 farmers were examined and treated in these camps.

- ⇒ Apart from the above, fodder plots were promoted in 101 farmers fields, maintenance of avenue plantation was

done in 16.5 Kms, one hectare of block plantation was done along with 256 acre of dry land horticulture covering 130 farmers in Chittoor and 278 acres covering 162 farmers in Ananthapuram.

- ⇒ Dry land farmers of about 2,200 Ha in these four mega watersheds anchored by MAS have become proud owners of mango groves. In certain areas a few farmers took up mixed horticulture pattern planting with guava and blackberry along with mango.
- ⇒ Two farm service centers were promoted that contains heavy farm machinery like the tractors, rotavator, ploughing and levelling units. Production system improvement tools were distributed to the selected individual farmers that include sprayers, irrigation pipes, oil engines, ploughing machines, threshers to optimise the production.
- ⇒ Farm-based livelihood initiatives were facilitated by providing milch animals, supply of small ruminants, 60 poultry units, and promotion of bio-fertilizer units to small, marginal land holders and land less communities.
- ⇒ Facilitated various welfare and development schemes such as job cards, ration cards for PDS, pensions through Janmabhoomi; Neeru-Chettu, Polam Pilusthondi, etc., as launched and organised by the officials of state government.
- ⇒ Entry Point Activities (EPAs) executed under IWMP have been handed over to the respective Gram Panchayats for an effective Operation & Maintenance (O&M) with the involvement of Community Based Organizations (CBOs)
- ⇒ Several capacity building interventions were facilitated through discussions, meetings, trainings, exposure visits and brainstorm sessions. 718 members were trained on IFS, Farm-based enterprises through 14 trainings and eight exposure visits to different stakeholders. This includes members from VO, SHG, UG, WC and various RS, SS got promoted under G4 project in Chittoor district. 12 training and eight exposure events got organised covering 195 stakeholders in Ananthapuramu district.

- ⇒ The cost-effective and in-situ conservation measures that were undertaken at the farm level were well appreciated by the quality control teams, officials from DWMA and SLNA office and other external agencies.



G4 PROJECT (Go Green – Grow Green)

'Bread for the World' (BftW), Germany came forward to support a programme on 'promotion of integrated farming and farm-base enterprises in IWMP operational areas in Anantapuram and Chittoor districts. The profile of G4 project is as given below:

District	Mandal	Mega Watershed	# Habitations	# Households *
Anantapuram	Nallamada	Nallamada	13	611
	Nallamada	Reddipalli	15	452
Chittoor	V Kota	Mudaram Doddi	08	500
	Rama Samudram	Chokkandla Palli	14	537
Total	3	4	50	2,100

* G4 families were selected on the basis of the extent of their land holdings and landlessness

- Baseline survey was conducted based on the criteria developed in selected villages covering socio-economic aspects, farming practices, status of poor and backward families and selected 2100 families
- Among 2,100 G4 families, 491 belong to Scheduled Castes (SCs), 467 Scheduled Tribes (STs), 747 Backward Classes (BCs), 107 minorities and the remaining 288 families are OCs (Other Castes).

NRM activities taken up in G4 project villages to selected beneficiaries						
#	Area of Activity	Unit	Name of the District			
			Ananthapuramu		Chittoor	
			Nallamada	Reddypally	V.Kota	Ramasamudram
1	NRM works -SMC & WHS	No.	464	255	56	105
2	DLH	Ha.	42	63	50	36
3	NADEP compost pits	No.	38	56	51	40
4	Repair of old WHS	No.	1	1	4	5
5	Fodder plots	No.	5	7	51	40
6	Avenue Plantation	Km.	0	0	10	6.5
7	Block Plantation	Ha.	7	4	1	2
8	PSI implements	No.	12	20	13	17
9	LH activities	No.	17	15	43	49
10	Wage employment Generated (Cumulative)	days	48784	17353	4890	7423
11	Backyard Poultry	Units	5	45	65	57

- Organised five social mobilisation camps and painted 154 wall writings covering 34 habitations in the project areas
- Promoted with So far Formed 31 Rythu Sanghams and 13 Shakthi Sanghams with equal membership representing from both the gender of each family. Organised 21 group level meetings to impart knowledge on institutional systems and procedures, and leadership qualities among the selected members. In addition, organised 86 meetings for the smooth flow of activities
- Designed and printed a brochure on G4 project in Telugu language and disseminated 2300 copies to various stakeholders
- Drafted pamphlets on Integrated Farming Systems (IFS) best practices, bio-fertilisers and various composting methods to disseminate information and build awareness, and adaption of such practices by the project constituents
- Collected 201 soil samples and obtained results for 128 samples. Analytical data was shared with the concerned farmers to understand the soil health status and follow recommendations in their farm fields.
- Promoted five demo plots for practicing Integrated Farming Systems with the focus on Integrated Nutrient Management (INM), Integrated Pest Management (IPM), Integrated Water Management (IWM) and Integrated Crop Management (ICM) for the specified crops chosen by G4 farmers.

- ⇒ Emphasis was given to strengthen the capacities of individuals and institutions
- ⇒ Promoted the cultivation of millets, cereals, oil seeds, spice crops among the 43 interested and selected farmers in 55 acres of land during rabi 2014-15 season
- ⇒ Selected 27 women and 28 men as Green Agents (GAs) to take forward project interventions.
- ⇒ Organised Three ToTs focusing on roles and responsibilities of green agents, soil sample collection method, conservation of NRM and promotion of IFS practices, etc
- ⇒ Organised four exposure visits to learn on IFS, organic farming, collective marketing and farm-based enterprises covering a total of 179 members.
- ⇒ Distributed five units of livestock units and eight units of small ruminants to the selected marginal, small farmers and landless families.
- ⇒ Distributed 402 kitchen garden kits and 660 backyard poultry by procuring from KVK – Banaganapally of Kurnool district.
- ⇒ Covered 165 farm families under NRM through execution of 743 structures
- ⇒ Encouraged the farmers to take necessary care for keeping up the survival rate of plants in the dry land horticulture plantations by ensuring periodical irrigation, weeding, pruning, basin formation, inter-cultivation and mulching practices
- ⇒ Members of six Rythu Sanghams and Shakthi Sangams as well as 38 individual farmers were benefitted through the facilitation of farm implements by MAS in convergence with agriculture, and animal husbandry department
- ⇒ Value chain analysis was done on tomato, groundnut and French bean crops by intern from IRMA and four case documents were developed by interns from KIITS.
- ⇒ Established linkages with IIHR, KVKs, ARS and other line departments for necessary support services that include bio-inoculants, fertilisers, seeds etc.
- ⇒ Established seed banks for millets, cereals and pulses, spices in Thippayagaripally, Tholetvaripally and Aravavandlapally.
- ⇒ Explored and identified seven women members who were interested in preparation and selling millet based food products.
- ⇒ An exhibition on “Rayalaseema Pantalu – Vantalu” was jointly organised in Ananthapuram which attracted several consumers and producers leading to the promotion of millet based cropping pattern as a forward looking solution for nutritious, healthy food and supplying the millets as part of PDS
- ⇒ Identified 27 acres of common land to promote multi-purpose tree species that could provide livelihood support to strengthen various farm-based livelihoods
- ⇒ Support services that include supply of millet seed supply, seed storage bags, relevant farm implements, fingerlings, plant materials, saplings, vermi-compost units, vaccination

for animals, bio-fertilisers, bio-inoculants and pesticides etc,. Got leveraged from department, government agencies and research institutions..

- ⇒ Construction of NADEP compost pits was done by 130 farmers and mulching practices were promoted in five demo plots and two acres of DLH plots for effective irrigation water management
- ⇒ As an experiment at Nallamada of Ananthapuram, a few farmers collected plastic water bottles and had adopted pitcher irrigation to save the plant life under drought conditions.
- ⇒ Documented 50 case studies on various strategies, steps and activities undertaken and published 33 in 'Mahila Sadhikaratha' – a monthly magazine in Telugu. .
- ⇒ Developed and circulated a pamphlet on 'Rayalaseema Pantalu – Vantalu' and also a *brochure* on Janma Bhumi event.
- ⇒ Procured 39 booklets on various crops, cropping systems, water management practices INM, 35 pamphlets on proven farm practices; 20 video films from various institutions as resource materials and distributed to field areas for reference and use. .
- ⇒ Three staff got trained on Co-Drive-PD software, which could be used to understand farm level vulnerability conditions while promoting sustainable agricultural practices

Royalaseema Crops and Cookery Exhibition!

A novel exercise to promote millets cultivation

Millets are the best suited staple food crops to grow under rain fed and dry-irrigated conditions, especially in arid, semi-arid regions like Ananthapuramu and Chittoor. The millets are more healthy and nutritious food when compared to wheat, rice etc. For the same reason, till 70s of 20th century millets were used to be the staple food in several villages of Andhra Pradesh. But the impact of green revolution and subsequent technological developments was resulted in major change in the food habits. Millets cultivation and its use as daily food had fallen to insignificant levels. This had one side created a serious gap in food supply and demand chain and on the other side left vast areas of cultivable dry lands to become fallow, resulting in a heavy production loss. Further, the nutritional values in the food chain got deteriorated resulting to health problems. So, MAS as part of its interventions on integrated farming systems, reviving the millets cultivation as the way forward to address some of these issues by re-introducing and reviving the traditional food systems by including them into the daily food basket.



In this backdrop, MAS contemplated a novel exercise of promoting millets cultivation through organizing an exhibition. In joint partnership with other NGOs such as Accion Fraterna, RDT, Timbuktu Collective, Earth 360 and state government agencies of Regional Agricultural Research Station, NABARD and DRDA, organized a three day 'Royalaseema Crops and Cookeries Exhibition' (Royalaseema Pantalu-Vantalu) in Ananthapuramu during 13-15 March 2015. Members from Self help Women groups and farmers groups could showcase few crops, food items prepared out of millet grains. A variety of food items prepared with millets such as Jonna (Jowar ...great millet), sajja (bajra...spiked millet), ragi (finger millet), korra (Foxtail millet), sama (little millet), arike (kodo millet), variga (proso millet) were of great attraction and demand. Stalls with printed material such as posters, pamphlets, booklets and flexis were organized to create understanding and awareness on the cultivation and nutritional advantages of millets as staple food. There was an over whelming response from various consumers from parts of Royalaseema to make it a grand success! On the concluding day Mrs. Sunitha, Minister of Civil Supplies, government of Andhra Pradesh visited the exhibition, saw the stalls, tasted millet based food items and impressed upon the way the exhibition was organized. She assured that AP government would encourage millets cultivation and would take necessary steps to include millets in the list of fair price items through public distribution system. Overall, the exhibition was well received creating a positive outlook among people on millets.

The magic of Watershed

Where three bore-wells failed, farm pond gave life!

Ulapadu is one of the micro watershed villages in Chittoor district under Chokkandla Palli Mega Watershed area. T. Ramakrishna Reddy, a vegetable growing farmer living in the village owns 4.5 acres of dry land. He had made huge investment for drilling up of bore well in his field, way back in the year 1996. With the low yielding bore wells, he was cultivating tomato, radish, cabbage and bitter gourd in 2 acres. By altering some vegetable crops season after the season, this continued up to 2011 when the bore well got dried up. Ramakrishna facing the grim situation, he went for drilling another bore well, but failed. . Continuing his efforts he once again took a dire step in 2012 and got dug with two more bore wells one after the other, to a depth of 1000 to 1200 ft, with a strong hope of getting water, but in vain. He invested almost ₹.3,00,000 on just drilling these three bore wells. Instead of water he earned a debt of 2.5 lakhs!

With all his depressing hopes, there came a ray of light in the form of Watershed programme to fetch with few benefits to the whole village and its surroundings. MAS being the facilitating agency for IWMP, could undertake transact walk, resource mapping etc .in the whole Chokkandla Palli mega watershed. In the process, being a land owner, Ramakrishna got enrolled his name in one of the users groups and showed keen interest in watershed programmes. With the lost hope on groundwater, he wished to have one farm pond dug in his dry land with a hope that at least the surface water body would come for his rescue. Yes, his wish came true! With the technical and facilitation support extended by MAS team he got dug with a 20x20x3 cubic meters pond in his field. The cost of the pond along with supporting pitching work was Rs.1,26,572. Of the total expenditure, his share of expenditure was Rs. 16,000 only.



Now, the delighted Ramakrishna revived vegetable cultivation by adapting better irrigation practices in his one and half acre of land at a pace, from which he wants to gain profits He could come forward even to share a portion of his farm pond water to his neighbouring farmer by providing life saving irrigation to tomato, Now, Ramakrishna has got secured his water source. The farm pond instilled confidence in him and he was very much hopeful of repaying all his debts very soon and further advancement in cropping systems with the help of watershed programme.

Reaping Fruits of best practices!

With the continuous decline in annual rain fall, the Anantapuram district is fast turning into a desert! As proofing measure, government of AP is keeping relentless efforts in the district and wishes to improve the green cover. Integrated Water Management Programme, National Rural Employment Guarantee Scheme, Indira Jala Prabha etc were boon to the farmers, which promote Dry Land Horticulture MAS as the facilitating agency in the Nallamada watershed area has enabled the farmers to take up more sustainable and additional livelihood activities such as dry land horticulture, poultry, kitchen gardening etc. Here is the story of a woman farmer B. Konamma who was encouraged and facilitated by MAS to take up horticulture with suitable inter cropping in rain-fed conditions. She has gone for planting guava in 2.14 acres out of her 3.5 acres. Utmost care was taken by the farmer to choose good saplings of best variety (Alahabad Safeda). Further she procured those plants from the famous Kadiyam nursery in East Godavari district though it costed a bit more for transportation. She and her husband followed all the best practices such as using organic manure (cattle dung) and pesticides (mix of neem cake), mulching guava plant beds with groundnut husk etc before, during and after planting. These practices resulted in retaining soil moisture. She also cultivated inter crops such as tomato, brinjal, lady finger, chillies, groundnut, bitter gourd and ridge gourd and the watering was done with the support of NREGS. Through these inter crops alone she could able to get earning of Rs. 36,000 (11,000 from groundnut and 25,000 from vegetables)! With this additional income the family was able to recharge the dried up bore well.

With all the best practices followed, the guava plants also yielded fruits in 3rd year itself providing an income of Rs.5, 000. The couple, Konamma and Krishna Murthy were very happy as their hardship and efforts are yielding good results.. Many farmers in the village are now adopting these practices and turning to natural farming. !

MAS - TELANGANA

1. ICB

During the reporting year, MAS focused on developing community cadre to meet the capacity building requirement at SHG level and federation level. MAS is providing nurturing and strengthening support to Kamareddy Cluster Paryavekshana Samakhya (KCPS) and its member institutions in Nizamabad district.

MAS is also providing facilitation support to KCPS to act as resource centre for SERP. As a part of self regulation of SHGs and SHG federations, MAS initiated discussions with DGRV-Germany to develop the concept of stabilisation system and piloting the same with KCPS.

MAS as a National Level Capacity Building Agency established collaboration with SERP to provide technical and implementation support to other SRLMs. As a part of collaboration, MAS extended support to organising exposure cum immersion programs to the WBSRLM and BRLPS officials and community representatives at Kamareddy cluster.

Visioning Workshop

The newly formed Telangana state wished to further capacitate the Self Help Maha Samakhyas in the state to work more focused and more purposeful. As such a visioning workshop

was organized jointly by SERP and MAS to four Maha Samakhyas on 19th



March 2015. They are: Orugallu Maha Samakhya (Warangal), Paryavekshana Samakhya (Kamareddy), Kambadri Maha Samakhya (Khammam) and Palamuru Maha Samakhya (Mahaboob Nagar). Office- Bearers of each Maha Samakhya, presidents of district Samakhyas, DPM managers and staff attended the visioning workshop. There was focused discussion on the aims and the achievements of Maha Samakhyas and their future plan of action.

MAS facilitated KCPS in identifying, training and placing 15 teams (five members in each team, total 75) of Community Resource Persons (CRPs) and 15 Professional Resource Persons for placement in West Bengal to impart training and build capacities in developing existing SHGs and formatting new SHGs in SERP associated WBSRLM project. APMAS also supported KCPS in developing and deputing Senior CRPs to Bihar.

Kamareddy Cluster

During the year 2014-15 MAS provided its facilitation support to five Mandal Samakhyas, 249 Village Organizations and around 5,898 SHGs along with IKP staff in Kamareddy cluster of Nizamabad district in A.P. In Kamareddy cluster APMAS staff provided continuous handholding and nurturing support to MS, VO Board members, staff and IKP staff in achieving the results in revival of defunct SHGs and VOs, improve the attendance in VO meetings, increasing savings at SHG, VO and MS level, streamlining bookkeeping system at SHG level, auditing of SHGs, VOs, legal compliances at VO and MS level, capacity building of Bookkeepers, auditors and financial literacy facilitators

Implementation of SNU

MAS team mainly focused on strengthening of KCPS Board, establishing internal control systems, providing handholding and nurturing support to newly elected EC members in discharging their roles and responsibilities, on the job support to community auditors and supervisors on strengthening SNU interventions like quarterly VO audits, SHG audits and book keeping systems and review the same.

Operationalising supervisory system

In Kamareddy cluster, MAS team has been focusing on strengthening institutions through Swayam Niyamtrana Udhayamam (SNU) in addition to handholding and nurturing support to MSs. Currently KCPS has five supervisors. The main roles and responsibilities of supervisors are supervision of audits, rating, elections, MIS and financial literacy (FL) of the members at SHG level, ensuring VO books updating, conducting internal auditing of VOs and supervision of legal compliances at VO and MS level.

Impact of MAS supervisory support to KCPS							
#	Name of Mandal	# VOs	SHG level Progress				
			# SHGs	Auditing	Rating	Elections	Interest paid
1	Kamareddy	33	947	200	200	95	135
2	Bhiknoor	59	1324	531	531	99	376
3	Machareddy	54	1261	441	441	96	321
4	Domakonda	54	1236	470	470	65	336
5	SS Nagar	49	1130	568	568	53	381
Total		249	5898	2210	2210	408	1549
⇒ VO level Progress: Support was provided in Books updating, Internal Auditing, MIS Submission, FL for EC, Statutory Auditing in time, Conducting GB meetings and Elections in time and Returns submission in time. In all these categories (except in FL for EC) all the VOS achieved 100% implementation. In FL for EC also, except one VO each in Kamareddy, Biknoor and SS Nagar mandals all the remaining VOs achieved 100% implementation							
⇒ MS level Progress: All the activities taken up in VOs were also taken up by MSs. And All the five MSs achieved 100% implementation							

Identification and training Resource Persons

During the reporting period 220 members were identified from the districts of Nizamabad, Karimnagar, Adilabad and Warangal districts as per eligibility criteria of CRPs selection. Conducted interviews with the support of SERP-NRLM resource cell and PS OB members in six phases. Finally selected 30 CRPs, 30 BKs, 15 PRPs for placing them in Pathar Prthima resource block of WBSRLM. Organized and initiated trainings in Bengali language and SNU elements to CRPs. 12 Senior CRPs were identified, trained and placed in four districts (Gaya, Muzufurpoor, Madhubani, Khagariya districts) of BRLPS operational area in Bihar.

Support to over indebted families to come out of debt trap

NABARD sanctioned a three year project to support over indebted families to come out of debt trap. MAS is covering 523 households from 13 Villages of SS Nagar and Machareddy Mandals in Nizamabad district. To understand the status of over indebtedness of the families, MAS conducted a HH survey on cash flows of the target families and prepared livelihood strategies to support over indebted families. For providing handholding support to these families 13 Counsellors (one counsellor for one village) were identified and placed in the villages.

2. URBAN

In the state of Telangana, MAS urban programme consists of three folds. They are: Safe Water Service, Water Quality Monitoring and Strengthening of SHGs and SHG Federations. The details of the programmes are as follows:

- 1) **Safe Water Service through CBOs:** MAS in collaborating with MSDF, GHMC, HMWSSB and SHG federations had been facilitating installation and maintenance supervision of drinking water Plants in selected areas of Grater Hyderabad Municipal Corporation (GHMC). During the reporting year 4 such plants were installed in Bombay Colony, NTR Nagar, Tanesha Nagar (In the premises of MAS Office), and Rayadurg. By 2015 March 10 such plants were installed and 8 among them are functioning well while the other two become non functional due to different reasons.
- 2) **Community Water Quality Monitoring:** With the support of HMWSSB (Hyderabad Metro water Supply and Sanitation Board), MAS had been facilitating quality monitoring of the water being supplied by HMWSSB to the households in GHMC area. Around 100 trained Self Help women members of SLFs and TLFs are engaged in testing the water quality every day. The findings of these tests help HMWSSB to cross check the water supply quality and maintain required standards.
- 3) **Strengthening SHGs and SHG Federations:** As per the MoU entered into with MEPMA, Adilabad town in Adilabad district was selected to implement 'Strengthening of SHGs in NULM Towns' programme. The programme also envisages livelihoods promotion. Besides capacitating and facilitating Self Help women members of SHGs, SLFs and TLFs in Adilabad town, two SLFs were encouraged to take up 'Bulk purchasing and distribution activities, The following table gives the status of the programme:

***More than 16,000
Households benefitted!***

In GHMC area, 8 Safe Drinking Water Plants installed with the initiative of MAS are serving 16,547 households, predominantly of poor and below poverty line. Collectively, they are receiving nearly 49, 64, 340 liters of safe drinking water per month.

MEPMA- MAS Programme Progress in Adilabad town			
#	Activity taken up / Level	Accomplishment	
		Number	%
I.	SHG Level (No. of SHGs functioning in the town: 1393)		
1	To ensure regular meetings and savings	1288	72
2	Awareness on Credit Management	1288	72
3	Book keeper for each SHG and updating of books	1288	72
4	Leadership changes	1163	65
5	Auditing	1306	73
II	SLF Level (No. of SLFs in the town: 65)		
1	EC Conducting regular meetings	62	95
2	SHGs enrollment in SLFs	1379	99
3	To ensure SHGs monthly savings in their SLFs	1282	92
4	RP's get trained and update books of accounts	62	95
5	Auditing	52	87
6	Regular GB meetings and submission of returns	52	87
7	To ensure sub committees get trained	65	100
III	TLF Level (No. of TLFs in the town: 02)		
1	To ensure regular meetings	2	100
2	To ensure SLFs membership in TLFs	62	95
3	To ensure SLFs savings in TLFs	60	92
4	To ensure RP's update books of accounts	2	100
5	Auditing	2	100
6	Regular GB meetings and submission of returns	2	100

3. LIVELIHOODS PROMOTION

Under Integrated Watershed Management Program (IWMP) MAS has been anchoring two Mega Watershed areas (Jatharla and Ichoda) in Adilabad district in Telangana state. Various Community-Based Organisations (CBOs) viz., 212 User Groups, 10 Watershed Communities were promoted in realising the objectives of the program. The focus was on cost-effective measures that accrue benefits to the individual tribal farmers. As drought conditions prevailed in the area during the reporting year, farmers realised the importance of various NRM structures that were executed. Furthering NRM interventions, various Production Systems Improvement (PSI) and Livelihood Promotion (LH) interventions were taken up in these tribal areas. Established convergence with the animal husbandry and agricultural departments in supplementing the efforts of IWMP. Though the state bifurcation issue and consequent elections to the state assembly resulted in a set-back in the beginning of the year, the IWMP was effectively implemented and the following are the details:

- ⇒ Various Entry Point Activities (EPAs) viz., cattle water troughs, drinking water facilities for habitations, Reverse Osmosis water plant, water pipelines, culvert pipelines for improved

road access, syntax tanks, tent house materials, were executed under IWMP have been handed over to the respective gram panchayats for an effective Operation & Maintenance (O&M) Supported Telangana Government in designing Mission Kakathiya Programme for rejuvenation of minor irrigation tanks and MAS became a panel member at Ichoda mandal for monitoring the execution of works and ensure quality.

- ⇒ The planning exercise undertaken in the name of “Manavooru – Mana Pranaalika” program in ten Gram Panchayats of Ichoda Mandal was launched by the Government of Telangana. This was facilitated and updated with the data entry and compiled information for prioritization of works to get executed. Old water harvesting structures which require repair, rejuvenation were identified in IWMP areas and sent proposals for execution of works.
- ⇒ Promoted 366 structures were executed such as Farm Ponds (FP), Dug-out Ponds (DoP), Water Absorption Trenches (WAT), Mini Percolation Tanks (MPT), Percolation Tanks (PT), a few cement structures like Gabion Box Series (GBS), Check Walls (CW), Check Dams (CD) etc.
- ⇒ With the advent of various NRM structures that were executed, crops such as cotton, tomato and maize got protected to the extent of 400 acres in Ichoda and Bazarhathnoor mandals of Adilabad District of Telangana State.
- ⇒ The survival of plants was ensured since timely measures were taken up such as periodical irrigation, weeding, pruning, basin formation, staking, inter-cultivation and mulching practices. However due to lack of adequate rains, the mortality was found high.
- ⇒ Seven case lets were documented describing various strategies, steps, activities undertaken and published in ‘Mahila Sadhikaratha’ – a monthly magazine in Telugu, one of the regular Knowledge dissemination processes of MAS
- ⇒ Representatives from Quality Control (QC) teams and other visitors to the field areas have appreciated the quality parameters being ascertained by MAS

Progress of MAS anchored Watersheds in Adilabad District				
#	Area of Activity	Unit	Adilabad District	
	Name of the IWMP Project		Jatharla	Ichoda
1	NRM works (SMC & WHS)	No.	166	237
2	DLH	Ha.	39	49
3	NADEP compost pits	No.	7	0
4	Avenue Plantation	Km.	5.5	3
5	Block Plantation	Ha.	4	0
6	PSI implements	No.	24	38
7	LH activities	No.	47	56
8	Wage employment Generated (Cumulative)	No. days	12546	9476
9	Backyard Poultry	Units	110	155

The magic of Watershed

Check the Drought with Check dam!

Rising to the occasion and grabbing an opportunity is surely a step ahead in the way of success. It makes a lot of difference. Once again it came true in the case of two farmers in a habitation under Ichoda micro watershed in Adilabad district of Telangana state. MAS, the anchoring agency of the Ichoda mega watershed, was finalizing a site for the construction of a check dam in the village. Keeping in view the required parameters, the team earmarked a place within a farm land where a wide stream flows through his fields. But due to certain apprehensions he was reluctant to get the check dam constructed adjacent to his field. Considering the field conditions, the land owner, farmer Mallesh Reddy, from Ichoda Gram Panchayat, came forward to have it constructed within his field and benefit out of it. . Soon after the construction of the check dam, in the subsequent monsoon season there was an incident of heavy rain, the dam got flooded with the overflow and parts of Mallesh Reddy's field was inundated. Because of this submergence, there was some crop loss to him. But he was not disheartened as he envisaged the benefits in the long run. He brought his concerns to the watershed committee and further to MAS team with a request for necessary measures to address the issue of flooding in the surroundings of the dam site. IWMP approved the proposal and provided with proper revetment to the check dam bunds with an additional expenditure of Rs. 23,000 to protect his cultivable land.



Mallesh Reddy, who initially suffered some crop loss due to check dam overflow, came to understand about the actual benefit of the dam the following year, in 2014 rainy season. Though it was a rainy season, there was very low rainfall in that area and farmers suffered a lot but not Mallesh Reddy! Because of the nature of Deccan Terrain the lateral flow of the water got filled in the dam. The dam was full at every week to ten days period with seepage water and thereby he could supplement irrigation to his soybean even during the Kharif season. Furthering the benefits, Mallesh Reddy was able to cultivate second crop during Rabi by using the filled-in water from time to time in the check dam. While other farmers nearby were struggling to even sow and get the first crop in Kharif, Mallesh Reddy cultivated an additional crop in one acre of his land during Rabi season also! The expenditure, income and profit details for rising the second crop in one acre of land are as given in the table here. This time the price for jowar was less compared to previous years, which usually be in the range of Rs1700/- and Rs 1800/-.. Mallesh Reddy wishes to continue his efforts towards sustainable farming, as his land also does not now get inundated with the flood water. In addition to this, he owns five buffaloes, two oxen and two cows. The fodder from the jowar crop was used for feeding his cattle and the water available in the check dam was used for drinking by the cattle till the end of April, which was not the usual case before construction of the check dam.

Expenditure	Rs.
3 kg of seed	450
Fertilisers	1900
(1 bag urea +1 bag DAP)	
Diesel for oil engine	1500
Own labour	2000
Total Expenditure	5850
Income	
Jowar yield	15 quintals
Price per quintal Jowar	1200
Income on 15 quintals of Jowar (1200x15)	18000
Net Profit (18000-5850)	12,150

MAS-BIHAR

Bihar, over the years, has emerged as a potential activity zone of MAS after Andhra Pradesh and Telangana states. Similar to these two states, in Bihar also MAS is providing its support both to rural and urban self help community. MAS has been supporting and executing five projects in Bihar. While two projects were initiated by NABARD, one project relates to GIZ, and the remaining two SPUR and BRLPS are Bihar government promoted projects. Besides providing state level support for the two Bihar government projects, The details of the projects are as follows:

1. **NABARD Supported Project-1:** It was intended to form and credit link 4000 SHGs in 4 blocks (Dighwara, Garkha, Sonapur and Parsa) of Saran district. There was considerable progress during the reporting year. Following are the main features:
 - 568 new SHGs were formed
 - 194 savings accounts were opened
 - 62 SHGs were credit linked

The Block wise details and cumulative progress figures are as mentioned in the table below:

<i>NABARD Supported Project in Saran District ... Progress At a Glance</i>									
Block	SHGs Formed			Savings Accounts Opened			Credit Linked		
	As on April 2014	As on March 2015	Progress	As on April 2014	As on March 2015	Progress	As on April 2014	As on March 2015	Progress
Parsa	222	410	188	107	218	111	0	0	0
Sonapur	343	425	82	96	99	3	0	12	12
Garkha	490	675	185	301	349	48	8	44	36
Dighwara	506	619	113	90	122	32	0	14	14

- 2 **NABARD Supported Project-2:** The project was aimed at the formation and bank linkage of 500 SHGs to federate at village level in Kaler block in Arwal district. As more than 100% formation of SHGs was achieved by 2014 March, there was no new formation of SHGs during the reporting year. But the other activities of opening of savings accounts and credit linkage of SHGs were continued and the relative figures are as given here under.

<i>NABARD supported Project in Arwal District ... Progress At a Glance</i>									
Block	SHGs Formed			Savings Accounts Opened			Credit Linked		
	As on April 2014	As on March 2015	Progress	As on April 2014	As on March 2015	Progress	As on April 2014	As on March 2015	Progress
Kaler	520	520	0	340	388	48	51	118	67

- 3 GIZ Supported Project:** Sadhikaratha Foundation (SF), a not for profit Company floated by MAS with the support of GIZ, undertook a study to analyze the savings behaviour of SHG members in 2 blocks namely Kaler and Dighwara of Bihar in early 2013. The study explored that rural people especially women of Bihar have the habit of savings but need a reliable place to keep their savings with adequate protection and growth. Consultations with SHG members and their village level federations (VOs), resulted in designing and pilot testing the 'Special Savings Product' in two blocks. The product was pilot implemented from June 2014 to December 2014 in two VOs Omshanty VO of Dighwara block of Saran district and Azad VO of Kaler block of Arwal district.

Progress of the Special Savings Pilot	
No of Districts	2
No of blocks	4
# VOs offering savings products	10
# SHGs participating	73
# SHG members using the product	222
Total Volume of savings (INR)	116800
Savings for health (INR)	5600
Savings for education (INR)	8350
Savings for assets (INR)	450
Savings for marriage (INR)	6450
Savings for ornaments (INR)	100

- 4 SPUR Project:** The Urban Development and Housing Department (UD & HD), Government of Bihar is being supported by the Department for International Development (DFID) to implement the Support Programme for Urban Reforms (SPUR) in Bihar. One of the key interventions under SPUR has been the identification, mobilization and organization of women residents of slums in the project towns to facilitate their access to livelihood opportunities to improve their income and overall wellbeing. MAS and Sadhikaratha Foundation were jointly selected to provide capacity building and handholding support to NGOs and SHGs such as SHG and federation concepts, bank linkage, grading, micro credit planning, formation of ALFs and CLFs, linkage to government schemes etc in 45 towns (Urban Local Bodies ...ULBs) throughout the state of Bihar. Among them 28 towns are SPUR towns and 17 non SPUR towns.

SPUR Towns (so far implemented): Patna, Danapur, Siwan, Hajipur, Muzaffarpur, Kishanganj, Bhagalpur, Biharsharif, Sasaram, Gaya, Chapra, Katihar, Saharsa, Bettiah, Nawada, Munger, Bodhgaya, Sitamahari, Arah, Purnia and Motihari.

Non SPUR Towns: Araria, Arwal, Bagha, Banka, Bhabhua, Buxar, Gopalganj, Jamui, Jehanabad, Khagaria, Lakhisarai, Madhepura, Madhubani, Samastipur, Sheikhpura, Sheohar and Supaul

MAS and SF recruited trained, qualified and suitable professional staff for the positions. Further they were taken on immersion programme to SHG best practice projects in Telangana, Andhra Pradesh and Bihar. They were exposed to the SHGs, SHG federations and livelihood initiatives of Mission for Elimination of Poverty in Municipal Areas (MEPMA) in Andhra Pradesh and Telangana and BRLPS and Jeevika in Bihar.

The targets and accomplishments of the main focus areas of the project are as given in the table here:

<i>SPUR Project 1st year Progress at a glance</i>			
Activity	Target	Progress	
		#	%
Number of SPUR ULBs to initiate SHG/federation	28	21	75%
Number of NULM ULBs to initiate SHG/Federation	17	17	100%
SHG formation: SPUR (6000) towns	4000	5038	125%
SHG formation: non SPUR (3000) towns	800	878	109%
Grading of existing/new SHGs	2500	3297	132%
Bank linkage in SPUR towns	1800	2747	153%
Bank linkage in non SPUR towns	200	147	74%
Micro credit planning	600	66	11%
Introduction of SHG federation concept (In Towns)	28	20	71%
Introduction of SHG federation concept (In SHGs)	3000	1901	63%
Formation of ALFs	140	125	89%
Formation of CLFs	9	3	33%
Skill development	0	719	-
Linkage to government schemes	1500	3967	265%

- 5 Support to BRLPS:** MAS and SERP entered into a MoU for providing capacity building support to BRLPS (Bihar Rural Livelihoods Promotion Society) for promotion and facilitation of 48 Cluster Level Federations (CLFs) in the districts of Mujaffarpur, Madhubani, Khagaria, Nalanda, Purnia and Gaya. The intended support includes: Designing training modules, developing training material on CLF, conducting training and immersion for DPCU and BPIU staff of Jeevika and community members, providing support of external CRPs and Implementation of Self-regulation of SHGs and SHG federations.

As part of the agreed agenda, the following tasks were also completed:

- Community Operational Manual was developed for CLFs and final draft was submitted to SERP and BRLPS for finalisation. BRLPS is in the process of finalising the manual.
- A one day workshop on Vision Building was organized for key officials of Jeevika in Patna. Around 25 officials participated in the visioning exercise.
- Conducted four trainings to BRLPS staff and community members.
- 12 senior CRPs recruited and trained by KCPS were placed in the four districts. They provided training to 32 CLFs, 96 VOs and 192 SHGs in the four operational districts
- Supported Jeevika in developing Masanivedikas for SHGs and VOs and translating the same into Hindi

SHG – A Ray of Hope for Mushars!

Tenibigha slum in 7 number ward of Jehanabad is one of the temporary settlements of Mushar community traditionally among the poorest of the poor communities in Bihar. Around 48 households of the community known as “rat eaters” have been residing by the side of railway track near Jehanabad railway station. The community has skill only to work as wage labour in construction site, brick kiln or digging of canal/pond etc. Alcoholism is rampant in the community. Though majority of the government programmes are targeted to this Mahadalit community, till today none of them receive any benefit under government schemes such as old age pension, widow pension, land for housing or subsidy for construction of latrines. The community is also very suspicious and volatile to outsiders since majority of them were cheated several times for the sake of benefit under various government programmes.

Chunni Devi, 38 year old widow working as Community Organiser was given responsibility for formation of SHGs in Tenibigha. Initial round of visits was very painful for her as none of the male members allowed her to meet their counterparts. However after lot of persuasion and meeting with ward member and Vikas Mitra, she could convince women members of the community about the benefit of SHG and federations of SHG as a beginning of empowerment process. The women members of the community gradually started listening her but none of them came forward to form into SHGs. That was because of their past experience. Sometime back few SHGs were formulated by Navjeevan Kendra, a Patna based church organisation under their Area Development Programme (ADP). However after few months’ there was no savings and no meetings, neither official visits nor supervision. Disgusted members distributed their savings among them and dissolved the group.!

The past experience of SHG formation was very disappointing among women of the community and equally suspicious were their husbands. After 4-5 visits by CO, 33 women came forward. They were grouped into five SHGs with a monthly savings of Rs. 30/-. However after two months a rumor was spread that savings deposited by the members will be withdrawn by the project staff once it is deposited in the bank. It resulted in 11. Immediately a visit of PO along with the City Manager of Jehanabad was made in the slum to convince them. Timely support from ward member and Vikas Mitra could restore faith among the women members to restart the savings and meetings.

The momentum picked up and 24 SHGs were formed by 2015 March. Besides Tenibigha, the formation of SHGs spread to Ramgarh and other Mushari slums too. The women who were quiet suspicious about the programme have now become the ‘Change Agents’ and visiting other slums with COs for motivating women there to form into SHGs.

Though monthly savings of Rs. 30/- is not a big amount, it helped them to borrow small loans for day to day needs. Majority of the members are happy with this source of collective financial support. They are repaying their loans as soon as they receive wages. Some of the groups have increased their savings to Rs. 50/-. The women members are running their SHGs successfully through organising regular meetings and savings. However it is just the beginning. There is great need to work comprehensively on entitlement realisation of the community through SHG federation to fulfill their aspirations.

SHG members' tirade against liquor!

This is the story of Hajiapur ward no.28 of Gopalganj town. There are many illegal liquor shops by which most of the youth are addicted. Many people died consuming spurious liquor. Some of them belong to families of SHG women members. So most of the SHG women members of the ward were angry and decided to fight against illegal liquor shops.

One day members of 5 SHG groups namely Devi, Lakshmi, Bajrang, Sarswati and Ganesh called a meeting

and discussed the issue. Some of the members proposed the idea of protest march. All of them agreed and decided to organize protest march and awareness campaign against liquor and drugs. They promptly informed in advance the municipal administration and police about their planned protest march. They prepared a memorandum to submit to district administration. Later they organized protest march from Hajiapur to Rajendra bhawan. More than 50 women participated in the protest march raising slogans and holding a banner. They were also supported by other people of the locality. The group members met the Executive Officer of Gopalganj Nagar Parishad and discussed about the issue. The Executive Officer expressed concern and extended his support to the cause. Immediately police were informed to take action. Three people involved in selling illegal liquor were arrested. This shows the might of a collective! This stands as an example of how SHG members need to act on social evils !



MAS-WEST BENGAL

SERP entered into a MoU with West Bengal State Rural Livelihood Mission (WBSRLM) to facilitate Resource Block strategy in one block (Pathar Prathima) of South 24 Parganas district. MAS, on behalf of SERP, has been providing technical and implementation support to WBSRLM in operationalising Resource Block strategy. The strategy includes formation of new SHGs, strengthening existing SHGs and revival of defunct SHGs.

CRPs Support to Sansads			
#	Name of GP/Cluster	# Sansads	# Sansads Covered
1	Ramganga	15	12
2	Srinaraynpur-Purnachandrapur	12	9
3	Durbachatti	14	12
4	Gopal Nagar	13	9
5	Digambarpur	19	13
6	Pathar Pratima	22	15
7	Laxmi Janardhanpur	14	9
8	Dk. Gangadharpur	18	9
9	G-Plot	20	9
	Total	147	97

As a part of the agreement, MAS deputed one Senior Professional to WBSRLM as State Anchor Person (SAP) and placed 15 teams (five members including two women members in each team) consisting of 75 Resource Persons (30 CRPs, 30 BKs, 15 PRPs) at Pathar Prathima block. As a first step of the Resource Block strategy, the Resource Persons teams initiated supporting 97 of the total 147 GPs / Clusters in Pathar Prathima block.

MAS-UTTAR PRADESH

The SHG Bank Linkage programme was started during the beginning of year 2014. The required number of staff was selected trained and placed in 18 villages of Kakori block. 18 Samuh Sakhis were identified, trained and placed in the area for formation of SHGs and weekly meeting. However due to proximity to the state capital, the socio economic environment was not conducive for SHG formation and development of

Kakori Block Project progress

As on Date	SHGs Formed	Savings Opened	Credit Linked
March 2014	32	0	0
March 2015	66	35	0
Progress	34	35	0

community institutions. Soon, samuh sakhis and project staff started facing difficulties of political nature. The UPSRLM also did not show interest to continue the project as it was not under their intensive block strategy. At last the project was withdrawn in February 2105 by writing letter to NABARD.

RESEARCH

During the reporting year MAS conducted one study at national level, one base line survey in Andhra Pradesh and another study in the three states covering Andhra Pradesh, Telangana and Odisha.

1. **National Level Study:** The study was initiated by DFID & IPE Global. MAS along with CMS took up this study titled '*Understanding the SHG Programmes as Tool for Socio-economic Empowerment of Women in India and Low Income Countries*'. The study was conducted in 5 states: Andhra Pradesh, Telangana, Karnataka, Bihar and Kerala. Visited all the SHGs models planned for field visit. CMS and MAS in consultation with DFID and IPE Global conducted a national workshop to disseminate the study findings and to seek inputs from various players of SHG movement in the country. The study report incorporating workshop inputs was submitted to DFID.
2. **Andhra Pradesh:** The *Baseline study on Integrated Farming Systems & Farm-based Enterprises for Rural Poor in Andhra Pradesh* was conducted in Ramasamudram and V.Kota mandals of Chittoor district and Nallamada mandal of Anantapuram district. The study covered 2100 households including 500 landless households. The specific objectives of the study are :
 - a. To know the socio-economic conditions of the target households both land owned and landless categories;
 - b. To know the households access to welfare and development programmes; and
 - c. To know the farming practices and the farm based enterprises of the households.
3. **Andhra Pradesh and Telangana states:** The study titled '*Member Education Programs for Primary Agriculture Cooperative Societies : A study on Capacity Building Needs Assessment in Andhra Pradesh and Telangana states*' was conducted in six societies in Anantapuram (Marala & Sridharagatta), Nizamabad (Pothangal & Utnuru) and West Godavari (Kannapuram & kommugudem) districts with the main objective of understanding their current level of awareness & engagement and to develop a concept paper on member education programme for PACS.

Overall observations regarding interaction with PACS members and societies are:

- Overall awareness levels are good in PACS which offer multiple services to members
- The level of understanding of the cooperative nature of PACS and corresponding benefits of collective action is not quite apparent in PACS more so in societies which are not generating any profits, not following systems and procedures like Regular Board Meetings, Regular AGMs, preparation of Annual Reports, etc
- Members are not quite aware of various internal control mechanisms within PACS.
- Almost all members are quite aware of the services being offered by PACS, but only few really understand the benefits derived from it to the society. They are only concerned with benefits derived to them.
- The relation between the members and PACS is more like a client-patron relationship where they treat PACS like a service delivery institution. Very few members realized that they are the owners of PACS and have equal stakes as compared to that of Board members.

Odisha : The study titled '*Member Education Programs for Primary Agriculture Cooperative Societies : A study on Capacity Building Needs Assessment in Odisha state*' was conducted in six societies in Balasore (Purushottampur & Olandosaragam PACS), Mayurbhanj (Sirsha & Badasahi LAMPCSs) and Koraput (Borigumma & Guneipada LAMPCSs) districts with the main objective of understanding their current level of awareness & engagement and to develop a concept paper on member education programme for PACS as part of the capacity building Needs Assessment.

Overall observations regarding interaction with PACS members and societies are:

- Campaign called "Cooperative at door step" has given a picture that "where they are" and "what can they do" to admire the satisfaction of members.
- Ownership among members on cooperatives is lacking. Member participation in governing is missing as there are no governing body at
- In terms of services provided by PACS / LAMPCS and the awareness levels of the members is quite satisfactory
- The boards from OSCB to PACS level have been dissolved, because of some political causes and effect of 97th Amendment.
- PACS / LAMPCS should increase their viability to attract members either by meeting their demands or offering them value added services. Only then will any strategy of member education can work.
- There is no question of lack of awareness among members on various subsidies offered by government. This type of information can spread faster than anybody can anticipate. But restricting them in gaining the personal benefits
- Resource Person of PACS Development Cell need to be trained on the cooperative principles and in all rural developmental programmes, especially in educating the members regarding the designing PACS Member Education Module.
- Postponement of Cooperative elections are creating confusion amongst the members about the ownership of PACS / LAMPCS
- Lack of human resources and insufficient training facilities to the participants.
- Demographically LAMPCS coverage is huge compare to PACS, and the members are located in different parts of the hills. So it is huge challenge to bring the members on a single track
- Secretaries of PACS / Managing Directors of LAMPCS) retained in the PACS/ LAMPCS and Pro-active support staff specially the Field coordinators (Branch In charge) have had good awareness among members on PACS.
- Most of the management feels that there is no sufficient time to provide capacity building programmes on member education. Most of the times they are creating awareness on need based financial products rather than cooperative issues.
- Lack of awareness of members will affect the performance of PACS in a multitude of ways:
- Ownership is lacking due to government intervention in all the services of the PACS / LAMPCS

Major findings of DFID & IPE Global Study

1. Most of the households are poor (76%) and the PoP (15%); primarily depend on agriculture (44%), labour (32%) and dairy.
2. The households are of mostly socially deprived and economically poor. Financially, majority of the households have large debts (an average of Rs. 91,987), small savings (Rs. 11,625) and no/or limited assets such as agriculture equipment, horticulture plants and livestock.
3. Mostly, the households have access to food security programmes or PDS (99%) and have UIN cards (99%) as the disbursement of Government subsidies have been linked to it. 88% households were benefited with State Government's housing programme .
4. The eligible households have been availing the social security programmes such as pensions to the aged, widowed and disabled. However, small percentage of households was benefited with educational incentives meant for economically backward categories.
5. The majority of the households enrolled with NREGS were participated (83%)
6. Nearly one of the households moderately benefited with NREGS work – less than 100 days of employment and earned small wages during the last one year. The NREGS has been working as 'push' factor instead of 'pull' factor.
7. All the households have a total land of 4,102 acres with an average of 2.5 per household and mostly rain-fed lands (89%); however, many OC households have wet and dry land with little irrigation sources compared to other social categories.
8. About 20% of the households have a portion of land on the name of woman. Tenant farming is insignificant in the project area as the lands are mostly rain-fed. Out of 1,467 households, 84 (5.7%) taken 210 acres, an average of 2.5 acres for tenant farming.
9. The sample households primarily depend on rains (66%), though some of the households have other irrigations sources such as bore wells (23%), open wells (8%), tanks (6%) and canals (2%).
10. The households are familiar with both conventional and current practices of farming systems. Of the total households, majority households have been practicing i) deep ploughing (57%), cross ploughing (56%), farm yard manure application (69%), seeding (60%), seed treatment (51%), application of chemical fertilizers (53%), weeding (69%); and several households have the practice of application of pesticide (39%).
11. The soil conservation methods like mulching (10%), inter cropping (13%), bio-fertilizer application (4%), composting (13%), bund plantation (10%), animal shreds (4%), vegetative coverage (1%), plastic mulching (0.2%) are not that much in practice, and small number of families has the practices like bunding (30%) and silt application (29%).
12. Manual methods of crop harvesting is prevailing (74%); and there is a little attention on post harvesting methods such as sieving (9%), grading (9%) and packing (3%).
13. To market their farm and non-farm produce, the households are primarily depend on local businessmen (76%) and middle men (29%). The households are less coverage to risk mitigation measures such as crop (14%), asset (2%) and life insurance (42%).

ADVOCACY

To see that it's cherished vision 'A Sustainable Self-Help Movement in India' comes true soon, MAS has been vigorously adopting a two pronged strategy. While one side it directly or in cascading method capacitates through structured and customized trainings, exposure visits and handholding support, on the other side it caters to a larger society through various types of advocacy events and engagements such as conclaves, conferences, workshops, seminars, publications and websites etc. These kinds of advocacy processes relate to both organizing as well as participating. Through its advocacy activities MAS make constant efforts to influence policies and policy makers to be more pro poor and to consciously address poverty eradication. In fact the regular MAS Board of Directors meetings and Consultative Committee meetings are also the basic channels of advocacy through sharing information and formulating strategies to guide and support the poor and the self help community. In the present year of review MAS, has been engaged with many such events and knowledge dissemination processes. Following are a few examples:

- Organised in Hyderabad the regular yearly event 'Smarajit Ray memorial Lecture' on "Challenges of Completing the Paradigm Shift in Water in India". Dr. Mihir Shah, President of the Bharat Rural Livelihoods Foundation (BRLF) and former member of the Planning Commission delivered the keynote address
- Organised ' Rayala Seema Pantalu Vantalu ' (Rayala Seema crops and cookery) a three day exhibition in Ananthapuram town to advocate and propagate the use of millets as regular food items
- In joint partnership with IPE Global, DFID Knowledge Partnership Programme and Catalyst Management Services (CMS) organized in Delhi a workshop on 'Role of Self Help Groups (SHG) in women empowerment in India: Lessons for Lower Income Countries (LICs)



- Participated in a workshop on Primary Agricultural Cooperative Societies (PACS) member education programme at NABARD Regional office, Hyderabad **A Panel discussion underway**
- In collaboration with Andhra Pradesh government organized and coordinated regional and state level workshops on Smart Village and Swatch Andhra Pradesh
- Mr. C S Reddy, MAS CEO & MD participated in many advocacy events. A few such important engagements are:
 - XLRI Workshop in Jamshedpur, Jarkhand
 - PRIA Workshop in Delhi
 - Pradan Workshop
 - 7th Colloquium on community led Microfinance and Livelihood, Cmf, Jaipur
 - Workshop at XIMB, Bhubaneswar
 - Bill & Melinda Gates Foundation workshop at IHC, Delhi on SHGs for development
- A Research Paper on 'Migration in the Watershed Areas of Anantapur & Chittoor districts of Andhra Pradesh' was presented in a national workshop on 'IWMP- Issues & crisis' organized by National Institute of Rural Development (NIRD).

- Another Research Paper on ‘Causes of Rural Households over Indebtedness – Is the financial Inclusion Need of the Hour?’ was presented in a national seminar on ‘Bio-cultural Diversity: Emerging Perspectives and Challenges’ organized by S.V. University, Tirupati, Andhra Pradesh.

Knowledge dissemination through IEC material

#	Name of the publication	Language	# copies	For whom
1	Brochure on promotion of IFS and farm-based enterprises	Telugu	6000	Various G4 stakeholders
2	Pamphlet on IFS	Telugu	6000	G4 village farmers
3	Pamphlet on Rayalaseema Pantalu – Vantalu	Telugu	20000	General Public and participant organisations
4	Pamphlet on Soil sample analysis	Telugu	40	Green Agents
5	Brochure on IWMP on Janmabhoomi event	Telugu	3000	Villagers of watershed areas
6	Farm Diary - Template	Telugu	100	Demo plot and FFS farmers
7	Case studies	Telugu	38	CBOs & govt. departments
8	Financial Management in our federation	Telugu & English	1000+ 1000	SHG members
9	Brochure on Federation	Hindi	5000	For all stakeholders
10	Filip book for members education on special savings	Hindi	100	CRP
11	Poster on why special savings	Hindi	500	VO
12	Poster on what is special savings	Hindi	500	VO
13	Poster on how to do special savings	Hindi	500	VO
14	SHG Concept	Hindi		MEPMA
15	SHG Book keeping	Hindi		MEPMA
16	SHG flip charts -19	Hindi		SPUR, MEPMA

Mahila Sadhikaratha Monthly Magazine

Mahila Sadhikaratha monthly magazine in Telugu is the regular and continuous knowledge dissemination source of MAS for the last 13 plus years. Mahila Sadhikaratha means ‘women empowerment’. Living up to its title, the magazine has been publishing a spectrum of items and features for the utility of women as a whole and in particular SHG women. In 2014-2015 twelve issues of the magazine were published. It brought to light a number of case studies of G4 project; varied livelihood interventions in urban areas; natural , environmental friendly and farmer beneficial agro processes ; cattle, small ruminants, poultry and fish culture practices, human and veterinary health care guidance , SHG best practices and humanism stimulating articles and news items besides regular features.

UPDATING HUMAN RESOURCE ...

The year saw a comprehensive approach to update and further capacitate MAS human resource on many related aspects. Those steps include:

- ⇒ Organised a 2 day residential workshop on Training & Facilitation during 25th - 26th March 2015. Two senior programme staff from Coady International Institute, Canada conducted the training. The workshop was so highly placed that though it was initially planned exclusively for MAS staff, many other organizations including Development Management Institute (DMI) Patna nominated their staff members to it.
- ⇒ Gender committee was reconstituted and various steps in accordance with the gender manual were instituted.
- ⇒ Different formats for the regular use of staff were redesigned and updated
- ⇒ HR Committee was reconstituted

In the year 2014-2015 MAS had staff strength of 93. While 57 of them were regular staff the remaining 36 were consultants, full time interns, watershed assistants and others. During the year 16 new employees (3 female and 13 male) joined and 26 staff (2 female and 24 male) resigned from the organization. Two staff (male) were transferred from MAS to SF. The details of the staffing pattern as on 31 March 2015 are given in the table below:

MAS - Employees & Consultants (2014-2015)						
Regular Employees						
#	Position	Male	Male %	Female	Female %	Total
1	Management	1	50	1	50	2
2	Directors & Joint Directors	6	100	0	0	6
3	Managers	9	100	0	0	9
4	Officers	20	83	4	17	24
5	Prog. Support Assist, Prog. Support & IWMP Staff	4	67	2	33	6
6	Office Assist. & Driver	10	100	0	0	10
	Total	50	88%	7	12%	57
Consultants						
#	Position	Male	Male %	Female	Female %	Total
1	Consultants	2	100	0	0	2
2	Interns	2	40	3	60	5
3	Watershed Assistants and Others	27	93	2	7	29
	Total	31	86%	5	14	36
	Grand Total	81	87%	12	13%	93
	On Rolls	57	61%			
	Consultants, Interns	7	8%			
	Watershed Assistants & Others	29	31%			
	Total	93	100%			

MAS : Regular Employees Joined and Resigned

#	Month & Year	Pre Status	Joined	Resigned	Post Status
1	April 2014	67	0	1	66
2	May 2014	66	4	2	68
3	June 2014	68	2	5	65
4	July 2014	65	4	2	67
5	August 2014	67	0	1	66
6	September 2014	66	1	2	65
7	October 2014	65	2	2	65
8	November 2014	65	0	5	60
9	December 2014	60	3	1	62
10	January 2015	62	0	1	61
11	February 2015	61	0	2	59
12	March 2015	59	0	2	57
	Total as on 31.03.2015		16	26	

Details of Interns underwent internship during 2014-2015					
#	Name of the Intern	Educational Institution	Project	Workplace	Period
1	Ms. Bhoothala Vennela	Sree Gaayathri Degree & P.G College, Kakathiya University, Warangal	Pilot project of NABARD: "Managing Over Indebtedness and debt-trap of poor households in Kamareddy cluster of Nizambad District"	Kamareddy, Nizamabad District, Telangana State	24 April 2014 to 07 June 2014
2	Ms. Manga Rajini				
3	Ms. Milee Parmar	IRMA	Developing a Business Plan for setting up a Producer Organization	V.Kota, Chittoor District and Nallamada, Ananthapuram Distirct	3 rd November 2014 to 26 th December 2015

Sadhikaratha Foundation (SF)

The year saw Sadhikaratha Foundation (SF) working together with many renowned organisations such as GIZ, C-Gap, Outreach Financial Services, Coady International-Canada, Brooke India, and SPUR-Bihar etc. besides collaborating with APMAS as a consortium. It has been the outcome of its focused approach on exploring new opportunities, building profile of the organisation to consolidate, strengthen and scale up its activities and building credible identity.

Board of Directors

#	Name	Position	Affiliation
1	Mr. K. Madhava Rao, IAS (Retd.)	Director	Former Chief Secretary, GoAP
2	Dr. Nandita Ray	Director	Chairperson, Outreach
3	Dr. P. Kotaiah	Director	Former Chairperson, NABARD
4	Ms. Mahima Datla	Director	Managing Director , Biological-E Limited
5	Ms. Meera Shenoy	Director	Founder CEO, Youth4Jobs
6	Mr. T. C S Reddy	President, SF	Managing Director & CEO, MAS
7	Ms. S. Rama Lakshmi	COO, SF	Chief Operating Officer, Sadhikaratha Foundation

Here under is a brief description of the major programmes undertaken by SF during the year.

PACS Member Education Program: Sadhikaratha Foundation, on the requisite of and in collaboration with GIZ, developed a concept module on member education program in PACS (Primary Agricultural Cooperative Society). As part of the programme SF studied 12 PACS in Andhra Pradesh, Telangana and Odisha states during August and September 2014.

CGAP Project for SERP: SF and MAS as a consortium in collaboration with SERP coordinated 11 trainings, 7 video shootings under CGAP grant project.

Outreach Financial Services (OFS): During June 2014SF provided advisory support to OFS– India, in enhancing its understanding of the SHG model, Government Policy & Regulations, general trends in Microfinance & Banking sector, etc.

International training on Community Based Micro-Finance: SF in collaboration with MAS and COADY international, Canada conducted a 2-week certificate course on Community Based Micro-finance (CBMF) during 8-20 December 2014, at NIMSME, Hyderabad. 20 participants from six countries attended the course. The CBMF course was highly successful and participants expressed great satisfaction.

Customized Training to PWDMVs: SF provided support to Mandala Vikalangula Samakhyas (MVS)-EC members in eight blocks of Mahabubnagar district, Telangana state. In the first phase 319 EC members and in the second phase 246 EC members were imparted training.

Exposure visits: Organised a two day exposure visit to 'Brooke India' team during 26- 28 May 2014 on SHGs and SHG federations promoted by MS (Mahila Samatha) at Andhole, in Medak district of Telangana state and to MYRADA at Kamalapur in Karnataka.

Piloting savings product: Sadhikaratha Foundation (SF) with the support of GIZ, pilot tested a special savings product in two blocks of Bihar. The pilot project was focussed to create awareness to the SHG members about safety and security of savings and its growth.

SPUR Programme: SF and MAS as a consortium took up the implementation of SPUR (Support Programme for Urban Reforms) project in Bihar intended for the identification, mobilization and organization of women residents of slums in 28 SPUR and 17 Non SPUR towns to facilitate their access to livelihood opportunities to improve their income and overall wellbeing. In the first year of implementation, the outcomes in many aspects were so encouraging that they very much exceeded the targets. For instance: While the formation of 4,000 SHGs in SPUR towns, 800 SHGs in non SPUR towns was the target, the actual achievement was 5,038 and 878 SHGs respectively. Similarly while 2,500 SHGs was the target for gradation, the achieved figure was 3,297.

Sadhikaratha Foundation :Regular Employees Joined and Resigned

#	Month & Year	Pre Status	Joined	Resigned	Post Status
1	April 2014	9	1	0	10
2	May 2014	10	2	0	12
3	June 2014	12	18	0	30
4	July 2014	30	5	0	35
5	August 2014	35	4	1	38
6	September 2014	38	5	1	42
7	October 2014	42	2	2	42
8	November 2014	42	9	0	51
9	December 2014	51	0	1	50
10	January 2015	50	1	3	48
11	February 2015	48	1	2	47
12	March 2015	47	0	2	45
	Total as on 31.03.2015		48	12	

Financial Statement

As per the audited statement of accounts for the year 2014-15- the Society has reported the following Income and Expenditure.

Income & Expenditure			
#	Particulars	2014-15	2013-14
1	Grants from Foreign Sources	79,27,699	20,79,406
2	Grants and Contributions- Indian Sources	2,60,82,227	2,60,57,564
3	Interest Income	4,54,498	7,69,651
4	Miscellaneous Income	21,91,272	5,09,205
	Total Income	3,66,55,696	2,94,15,826

Results from Operations:-

During the year under review, the Society entered into a new Grant agreement with the BftW (the Bread for the World) a German based Donor for a period of three years for € 20,00,000. Another notable contribution came from the Government of Bihar project-SPUR during the year. The contribution from the SPUR project virtually reversed the trend of deficits during the last couple of years into surplus for the year 2014-15.

The total income as per the report was Rs. 366.56lakhs against which the Direct Programme Expenses was Rs. 254.18 lakhs and programme support expenses was Rs. 67.94 lakhs. Thus the total expenses amounted to Rs. 322.12 lakhs resulting in excess of Income over expenditure of Rs. 44.44 lakhs (net). During the corresponding previous year the total income was Rs.294.16lakhs against which the Direct Programme Expenses was Rs. 313.26 lakhs and Program Support Expenses Rs. 106.52 totalling to Rs. 419.78 and the net deficit out of operations stood at Rs. 125.62 during the corresponding previous year.

Miscellaneous Income during 2014-15 was very high almost up by 330%, which is mainly due to non refundable Grants of earlier years which were written back and also local contributions for BftW project as well as sale of water from the RO plant.

The operating expenses for the year 2014-15 has also come down by almost 23.26% due to various factors like closure of various donor assisted projects both Indian and foreign. Moreover the split of the united Andhra Pradesh into two states also contributed to the slowdown of the operations.

The silver lining was that the Government of Telangana contributed Rs. 50 lakhs as Capital Grant for the SHG Learning Centre during the year under review.

Loan Funds:- The Building Loan Fund was Rs. 350 lakhs and there is no change from the previous year as repayment is yet to commence.

MAS General Fund:- This is free fund of MAS which has gone up from 149.06 lakhs during 2013-14 to 195.23 in 2014-15. The increase of Rs.46.18 is mainly due to non refundable Grants written back, local contributions and sale of water etc.

Current Liabilities:- The total Current Liabilities stood at Rs. 99.68 lakhs compared to Rs. 205.94 lakhs during 2013-14 due to reversal of Interest on Loan funds which was reclassified as Contingent Liability in the Notes to Accounts.

Short Term Loan from Bank:- The Loan availed from State Bank of Hyderabad was Rs. 19 lakhs for operations due to delayed receipt of payments from Government Agencies which resulted in cash flow issues was outstanding as on 31st March,2015.

Provisions:-

The Gratuity provisions were provided for Rs. 42.51 lakhs against Rs. 32.31lakhs for the previous year due to increase in the years of completed years of service and data based on LIC workings for the same. Similarly Leave Encashment was also provided at Rs. 13.69 lakhs against Rs. 16.99 provided during 2013-14 based on workings received from LIC.

Investments:-

The value of investments was Rs. 39.04 lakhs as against Rs. 78.04 during 2013-14 mainly due to arrangement with the donors.

Current Assets:-

There were new line items which were added such as Work-in Progress for the unbilled portion to SPUR for an amount of Rs. 31.11 lakhs. The Receivables from clients were Rs. 66.95 lakhs as against Rs. 98.10 during 2013-14. The major receivables due were from WDC, SERP, MEPMA and NABARD, Bihar. The overall Current Assets amounted to Rs. 172.02 lakhs for the year 2014-15 as against Rs. 160.85 lakhs in 2013.14.

Cash and Bank Balances:-

The Cash and Bank Balances have gone up during 2014-15 which stood at Rs. 37.93 lakhs as against Rs. 17.14 lakhs in 2013-14 mainly due to agreement with donor not to invest in fixed deposits. Hence bank balances were higher in 2014-15 as compared to 2013-14.

Summary of Income & Expenditure

INCOME		Rs in Lacs
Particulars	31-Mar-15	31-Mar-14
Grants	180.50	258.65
Contributions received	159.59	22.72
Others	26.46	12.79
Total Income	366.56	294.16
Expenditure		
Direct Program Expenses	254.18	313.26
Program Support Expenses	99.05	106.52
Adjustment for WIP	-31.11	-
Total Expenditure	322.12	419.78
Surplus/(Deficit)	44.44	(125.62)
Committed	(4.31)	(76.20)
Uncommitted	48.75	(49.43)
Major contribution of Rs 61.83 has come from SPUR Project		

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Mahila Abhivruddhi Society, Andhra Pradesh

10/09/2015

Summary of Income & Expenditure

INCOME		Rs in Lacs
Particulars	31-Mar-15	31-Mar-14
Grants	180.50	258.65
Contributions received		
(a) SPUR	66.92	-
(b) Others	92.68	22.72
Interest on fixed deposits	3.71	6.69
Interest from savings account	0.83	1.01
Sale of publications & magazines	0.06	1.82
Miscellaneous income	19.29	3.12
Rental Income	1.50	0.00
Profit on sale of assets	1.06	0.15
Total Income	366.56	294.16

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Mahila Abhivruddhi Society, Andhra Pradesh

10/09/2015

Summary of Expenditure

EXPENDITURE		Rs in Lacs
Particulars	31-Mar-15	31-Mar-14
Direct program expenses	254.18	313.26
Program support expenses	99.05	106.52
Adjustment for Work in Progress-SPUR	(31.11)	-
Total Expenditure	322.12	419.78
Profit/(loss)		
Committed	(4.31)	(76.20)
Uncommitted	48.75	(49.43)
Total profit/(loss)	44.44	(125.62)
TOTAL	366.56	294.16

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Mahila Abhivruddhi Society, Andhra Pradesh

10/09/2015

Expenditure - Comparison

Program support expenses	31-Mar-15	31-Mar-14	Inc/(Dec)
Human resource cost	10.29	31.57	(21.28)
Managerial remuneration	14.52	17.72	(3.20)
Gratuity	10.74	15.13	(4.39)
Office maintenance	6.37	4.83	1.54
Insurance premium	6.17	2.21	3.96
Consultancy charges	2.78	1.02	1.76
Water and electricity	3.44	1.23	2.21
Interest on loan from bank	1.89	0.53	1.37
Interest on Rent-AWARE	5.40	-	5.40
Repairs and Maintenance	6.96	-	6.96
Grants-overspent written Off	14.98	-	14.98
TOTAL	83.55	74.23	9.32

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Mahila Abhivruddhi Society, Andhra Pradesh

10/09/2015

Photo Gallery



World Environment Day by MAS in its watershed mandals in Ananthapuram & Chittoor districts, AP



Training to West Bengal SRLM staff: Trainees interaction with VO EC members and SHG members at Devunipally village of Kamareddy mandal, Nizamabad district, Telangana



First batch of trained Resource Persons at Kamareddy Cluster Paryavekshana Samakhya (KCPS) supported by MAS, deputed to impart training in West Bengal on strengthening of Self Help organisations

MAS anchored watersheds: A symbol of development!



Integrated farming by Ms. Parvatamma family in Allavari Palli of Chittoor district



Tomato cultivation in Oolapadu village in Chittoor district



Organic groundnut cultivation in Chandrayanipalli Village of Annathapuram district



Water Tank provided by MAS as an entry point activity in Ramnagar of Adilabad district, TS



MAS & Bftw joint programme 'G4 Project' farmers Exposure Visit



Tree Plantation by G4 farmers



G4 activists: Green Agents



Farmpond with full of water



Rearing Giriraja hens provided by G4



Review meeting on the performance of CRPs jointly deputed by MAS and SERP in West Bengal
West Bengal local MP Mr. CM Jatho, MLA Mr. Samir kumar Jana, NRLM National Mission Director Mr. vijayakumar, WBSRLM CEO Ms. Choten Lama, MAS MD & CEO Mr. CS Reddy participated



MAS & SF Consultative Committee consisting of SHG leaders in session at MAS HO, Hyderabad



Imparting training to differently abled members of Mandala Vikalangula Samakhya in Mahaboobnagar district



Bread for the World (BftW) G4 project implementation assessment visit in Ananthapuram district



Smarajit Ray Memorial Lecture: Keynote address delivered by Mr. Mihir Sha, former member of Planning commission (seated in the middle on the dais)



Bihar SPUR project new staff immersion training by Sadhikaratha Foundation in MAS HO, Hyderabad



Training in Bihar by MAS to 'Samvardhan' Community Organisers



International Training in Hyderabad on CBMF by MAS & Coady International, Canada



CRPs trainings in KCPS: Review by MAS CEO Mr. CS Reddy & SERP Director Mr. VengalReddy



Coady international training in Canada: MAS CEO & MD Sri CS Reddy participated as a trainer



Interaction With Purshothammapur PACS members in Odisha

Acronyms

ADP	:	Area Development Programme
AGM	:	Annual General Body Meeting
AKF	:	Aga Khan Foundation
AoA	:	Articles of Association
AP	:	Andhra Pradesh
APIIC	:	Andhra Pradesh Industrial Infrastructure Corporation
APMAS	:	Mahila Abhivruddhi Society, Andhra Pradesh
APUSP	:	Andhra Pradesh Urban Services for the Poor
ARS	:	Agricultural Research Station
ASRLM	:	Assam State Rural Livelihood Mission
AWARE	:	Action for Welfare & Awakening in Rural Environment
AWFP	:	Annual Work and Financial Plan
BAMETI	:	Bihar Agricultural Management & Extension Training Institute
BC	:	Backward Community
BftW	:	Bread for the World
BIRD	:	Bankers Institute of Rural Development
BK	:	Bookkeeper
BMCU	:	Bulk Milk Chilling Unit
BMZ	:	Bundesministerium für wirtschaftliche Zusammenarbeit und Entwicklung
BRLPS	:	Bihar Rural livelihoods Promotion Society
CAB-RBI	:	College of Agricultural Banking Reserve Bank of India
CARE	:	Cooperative for Assistance and Relief Everywhere
CB	:	Capacity Building
CBMF	:	Community-Based Micro-Finance
CBNA	:	Capacity Building Needs Assessment
CBO	:	Community Based Organisation
CD	:	Check Dam
CEO	:	Chief Executive Officer
CELL	:	Centre for Ethical Life and Leadership
CF	:	Community Facilitator
CGAP	:	Consultative Group to Assist the Poor
CGM	:	Chief General Manager
CHC	:	Custom Hiring Center
CII	:	Confederation of Indian Industry
CLC	:	City Livelihood Center
CLF	:	Cluster Level Federation
CMALTC	:	Community Managed Area Level Training Center
CmF	:	Center for micro Finance

CmS	:	Catalyst Management services
COO	:	Chief Coordinating Officer
CRP	:	Community Resource Person
CRP	:	Community Resource Pool
CSA	:	Centre for Sustainable Agriculture
CSC	:	Commonwealth Study Conferences
CSO	:	Civil Society Organisation
CSR	:	Corporate Social Responsibility
CW	:	Check Wall
DFID	:	Department for International Development
DGRV	:	German Cooperative and Raiffeisen Confederation
DLH	:	Dry Land Horticulture
DMI	:	Development Management Institute
DoP	:	Dug out Pond
DPM	:	District Project Manager
DRDA	:	District Rural Development Agency
DSS	:	Decision Support System
DWMA	:	District Water Management Agency
EC	:	Executive Committee
ED	:	Executive director
ENABLE	:	National Network Enabling SHG Movement in India
EPA	:	Entry Point Activity
EWG	:	Equine Welfare Group
FCRA	:	Foreign Contribution Regulation Act
FL	:	Financial Literacy
FLC	:	Financial Literacy Center
FP	:	Form Pond
GA	:	Green Agent
G4	:	Go Green & Grow Green
GB	:	General Body
GBS	:	Gabion Box Series
GHMC	:	Greater Hyderabad Municipal Corporation
GIZ	:	Deutsche Gesellschaft für Internationale Zusammenarbeit-Germany
GM	:	General Manager
GO	:	Governmental Organisation
GoAP	:	Government of Andhra Pradesh
GP	:	Grama Panchayat
HCU	:	Hyderabad Central University
HMWSSB	:	Hyderabad Metropolitan Water Supply & Sewage Board
HR	:	Human Resource

IB	:	Institutional Building
ICB	:	Institutional Capacity Building
ICM	:	Integrated Crop Management
IEC	:	Information, Education and Communication
IFS	:	Integrated Farming Systems
IIHR	:	Indian Institute of Horticultural Research
IKARD	:	Institute of Khadi Agriculture and Rural Development
IKP	:	Indira Kranti Patham
INM	:	Integrated Nutrient Management
IPM	:	Integrated Pest Management
IRMA	:	Institute of Rural Management, Anand
ISL	:	Individual Sanitary Latrine
IT	:	Information Technology
ITDA	:	Integrated Tribal Development Agency
IWM	:	Integrated Water Management
IWMP	:	Integrated Watershed Management Programme
JLG	:	Joint Liability Group
KVK	:	Krishi Vignan Kendra
KCPS	:	Kamareddy Cluster Paryavekshana Samakhya
LB	:	Local Body (Any of the Local units of Governance)
LH	:	Livelihoods
LRC	:	Livelihood Resource Center
MAS	:	Mahila Abhivruddhi Society
M-CRIL	:	Micro-Credit Ratings International Ltd
MD	:	Managing Director
MD	:	Mission Director
MEPMA	:	Mission for Elimination of Poverty in Municipal Areas
MFI	:	Micro finance Institution
MGNREGS	:	Mahatma Gandhi National Rural Employment Guaranty Scheme
MoA	:	Memorandum of Association
MoU	:	Memorandum of Understanding
MPT	:	Mini Percolation Tank
MS	:	Mandal Samakhya
MS	:	Mahla Samatha
MSDF	:	Michael and Susan Dell Foundation
MYRADA	:	Mysore Resettlement and Development Agency
NABARD	:	National Bank for Agriculture and Rural Development
NABFINS	:	NABARD Financial Services Limited
NEDCAP	:	Non-conventional Energy Development Corporation of Andhra Pradesh
NGO	:	Non-Governmental Organisation

ni-msme	:	National Institute for Micro, Small and Medium Enterprises
NPA	:	Non Productive Asset
NPM	:	Non Pesticide Management
NRCW	:	National Resource Center for Women
NREGS	:	National Rural Employment Guaranty Scheme
NRLM	:	National Rural Livelihoods Mission
NRM	:	Natural Resource Management
NULM	:	National Urban Livelihoods Mission
OB	:	Office Bearers
OC	:	Other Castes
OFS	:	Outreach Financial Services
PACS	:	Primary Agriculture Cooperative Society
PIA	:	Project Implementing Agency
PoP	:	Poorest of Poor
PPK	:	Pala Pragathi Kendram
PRIA	:	Participatory Research in Asia
PS	:	Paryavekshana Samakhya
PSI	:	Production Systems Improvement
PRP	:	Project Resource Person
PR	:	Panchayat Raj
PS	:	Paryavekshana Samakhya
PS	:	Priority Sector
PT	:	Percolation Tank
PWD	:	Person with Disability
QC	:	Quality Control
RD	:	Rural Development
RDD	:	Rural Development Department
RGB	:	Rayalaseema Grameena Bank
RGMVP	:	Rajiv Gandhi Mahila Vikas Pariyojana
RMG	:	Rythu Mitra Group
RO	:	Regional Office
RO	:	Resource Organisation
RO	:	Reverse Osmosis
RP	:	Resource Person
RS	:	Rairu Sangham
RRC	:	Regional Resource Center
RSETI	:	Rural Self Employment Training Institute
RWS	:	Rural Water Supply
SAP	:	State Anchor Person
SBIRD	:	State Bank Institute of Rural Development

SC	:	Scheduled Caste
SCALE	:	Sustainable Community Based Approaches to Livelihood Enhancement
SDTT	:	Sir Dorabji Tata Trust
SEP	:	Self Employment Programmme
SERP	:	Society for Elimination of Rural Poverty
SEWA	:	Self Employed Women's Association
SF	:	Sadhikartha Foundation
SJSY	:	Swaran Jayanti Swarojgar Yojana
SHG	:	Self-Help Group
SIDBI	:	Small Industries Development Bank of India
SJSRY	:	Swarna Jayanti Shahari Rozgar Yojana
SHPI	:	Self-Help Promoting Institution
SLF	:	Slum Level Federation
SLNA	:	State Level Nodal Agency (Watersheds)
SMC	:	Soil Moisture Conservation
SMC	:	State Mission Coordinator
SNU	:	Swayam Niyantrana Udhyaamam
SOC	:	Sector Own Control
SPUR	:	Support Programme for Urban Reforms
SRI	:	System of Rice Intensification
SRLM	:	State Rural Livelihoods Mission
SS	:	Samooch Sakhi
SS	:	Shakthi Sangham
SSS	:	Swayam Sahayata Samuh
SSV	:	Sakh Se Vikas
ST	:	Scheduled Tribe
SWI	:	System of Wheat Intensification
TISS	:	Tata Institute of Social Sciences
TLF	:	Town Level Federation
ToT	:	Training of Trainers
TPMU	:	Tribal Project Management Unit
TS	:	Telangana State
TVS	:	Town Vikalangula Samakhya
UD & HD	:	Urban Development and Housing Department
UG	:	User Group
ULB	:	Urban Local Body
UNDP	:	United Nations Development Programme
UP	:	Uttar Pradesh
UPSRLM	:	Uttar Pradesh State Rural Livelihood Mission

VDCS	:	Village Dairy Cooperative Society
VO	:	Village Organisation
WATSAN	:	Water and Sanitation
WAT	:	Water Absorption Trench
WBSRLM	:	West Bengal State Rural Livelihood Mission
WC	:	Watershed Committee
WDF	:	Watershed Development Fund
WDC	:	Women Development Corporation, Bihar
WHS	:	Water Harvesting Structure
WPP	:	Watershed Point Person
WRP	:	Watershed Resource Person
YDP	:	Young Development Professionals
ZS	:	Zilla Samakhya

వికలాంగుల్లో నాయకత్వ లక్షణాలు పెరగాలి

మల్కల్, న్యూస్టుడే : వికలాంగుల సంఘాలు బలోపేతం కావాంటే వారిలో నాయకత్వ లక్షణాలు పెరగాలని రాష్ట్ర మహిళా సాధికారిత సంస్థ రీసోర్స్ పర్సన్ నవీన్ కుమార్ ఆన్నారు. మండల పరిషత్ కార్యాలయ సమావేశ మందిరంలో శుక్రవారం కమిటీ మెంట్ సంస్థ, వికలాంగ, మండల మహిళా సమాఖ్య ఆధ్వర్యంలో ఏర్పాటు చేసిన వికలాంగుల సంఘం కాయకుల రెండు రోజుల శిక్షణ శిబిరానికి వారు హాజరై మాట్లాడారు. వికలాంగ సంఘాల నాయకులు ఉమ్మడి నిర్ణయాలు తీసుకోవడానికి సమస్యలను పరిష్కరించుకోవచ్చని, ప్రతి సంఘం వారు తీసుకోవడా సమావేశాలు ఏర్పాటు చేసుకోవాలని సూచించారు. వికలాంగుల హక్కులు, బాధ్యతలు, సమస్యల పరిష్కారాలు తదితర అంశాలపై అవగాహన కల్పించారు. నాయకత్వ లక్షణాల గురించి వివరించారు. సంఘాలు బలోపేతం కావడానికి ఏం చేయాలో సూచనలు ఇచ్చారు. కార్యక్రమంలో రీసోర్స్



మాట్లాడుతున్న ఆర్. నవీన్ కుమార్

పర్సన్ హరిలాల్, ఏపీఎం కుర్యయ్య, వికలాంగ సంఘం మండలాధ్యక్షుడు వీరన్న, సువర్ణ, సవారమ్మ, జ్ఞానేంద్రాచారి, తిరుపాలు, ఈశ్వరయ్య, ఈడెన్న, సిబ్బంది పాల్గొన్నారు.

పొదుపు సంఘాల పనితీరు బాగుంటే



మాట్లాడుతున్న శ్రీనివాసులు

తిలక్ పూర్వం (గుంతకల్లు), న్యూస్టుడే: గుంతకల్లు పురపాలక సంఘం మహిళా పొదుపు సంఘాల పనితీరు తమకు చాలా బాగా నచ్చిందని రూరండ్ చైర్మన్ పదం నుంచి గుంతకల్లుకు వచ్చిన అధికారులు అభిప్రాయం వ్యక్తం చేశారు. 28 మంది అధికారుల బృందం గురు శుక్రవారాల్లో పట్టణంలోని పొదుపు (సావిత్ర) సంఘాల పనితీరును పరిశీలించారు. శుక్రవారం పట్టణ సమాఖ్య భవనంలో నిర్వహించిన సమాఖ్య సమావేశానికి హాజరయ్యారు. పొదుపు సంఘాల నిర్మాణం బ్యాంకులతో లావాదేవీలు, వివిధ పథకాల నిర్వహణలో మహిళ

చాలా విషయాలు తెలుసుకున్నాం

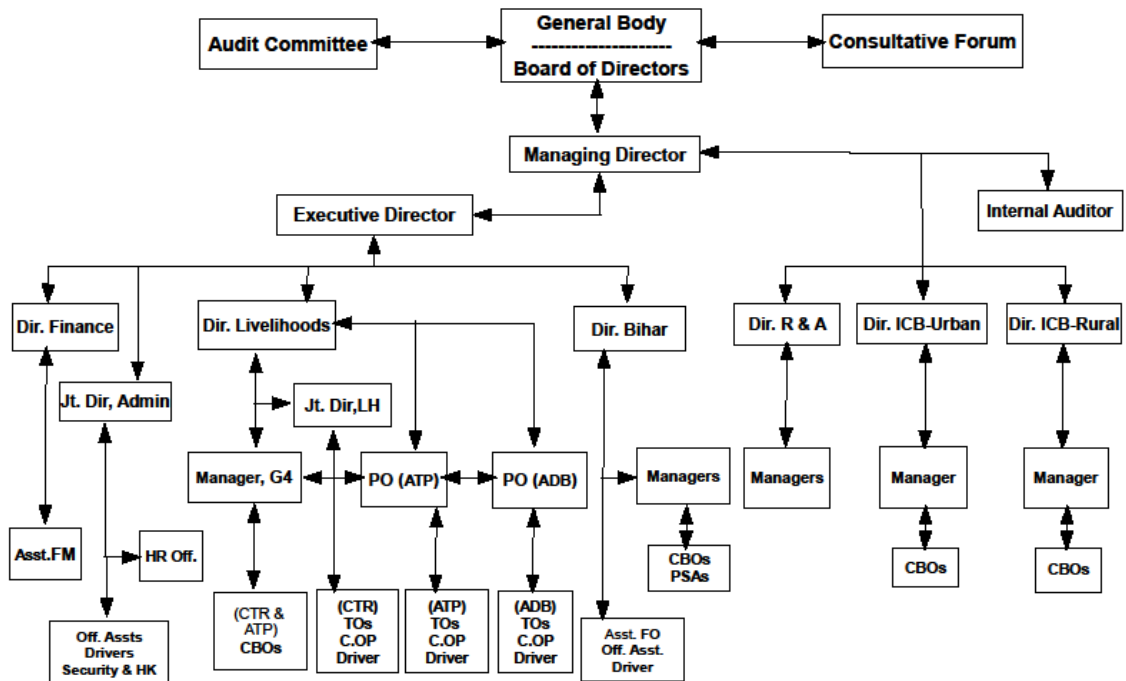
శల భాగస్వామ్యం అంశాలను తెలుసుకున్నారు. పొదుపు సంఘాల ఆధ్వర్యంలో 14 రకాలైన రికార్డులను, పదిరకాల పైజను నిర్వహిస్తున్నట్లు పట్టణ సమాఖ్య ప్రతినిధులు వారికి తెలియజేశారు. వివిధ పథకాలకు చెందిన నిధులను ఏవిధంగా సమీక్షించామో చూడటానికి బ్యాంకుల నుండి తీసుకున్న రుణాలను ఏవిధంగా చెల్లిస్తున్నారో వివరించారు. సంఘాల పనితీరు గురించి అంద్రప్రదేశ్ మహిళాభివృద్ధి సంస్థ మేనేజరు శ్రీనివాసులు జిల్లా సమన్వయకర్త నాగిరెడ్డి క్షణంగా వివరించారు. సమాఖ్య నిర్వహిస్తున్న ఆర్. రకాల రికార్డులు, పైజను వారు పరిశీలించారు. సంఘాలకు ప్రభుత్వం నుంచి లభిస్తున్న ప్రోత్సాహం గురించి ప్రశ్నించగా అధికారులు సమాధానం ఇచ్చారు. పట్టణ సమాఖ్యకు ప్రభుత్వం రూ. 9 లక్షలను అందజేయడంతో ఈ డబ్బును బ్యాంకులో ఉంచి తీసి పథకం కింద రూ. 6 కోట్లను బ్యాంకుల నుంచి రుణాలను తీసుకుంటున్నట్లు అధికారులు



కార్యక్రమంలో పాల్గొన్న వివిధ రాష్ట్రాల ప్రతినిధులు

చెప్పారు. తాము సంఘాల గురించి చక్కగా తెలుసుకుని వెళ్తున్నామని రెండు రాష్ట్రాలకు చెందిన అధికారులు ప్రయోజన త్రిపాటి మోహన్ మిత్రా, ప్రగ్గపాల్ అఖిలేష్ వంగ, ఆన్సె త్రిపాటి అన్నారు. తాము తమ రాష్ట్రాల్లో మహిళా సంఘాల అభ్యున్నతికి పాటుపడతామని వివరించారు. రెండు రాష్ట్రాలకు చెందిన అధికారులు కంపౌండ్ యార్డు యార్డులోని పార్కును చూసి ఆశ్చర్యపోయారు. పట్టణంలో వివిధ వ్యాపారాలు చేస్తున్న మహిళల ఇళ్లకు వెళ్లి స్వయంగా చూశారు. కార్యక్రమంలో మెప్పా ప్రాజెక్టు అధికారి మనోరమదేవి కమ్మూనిటీ అర్గనైజర్లు చంద్ర మారు, తెరత్, మనోమిత్రయ్య పట్టణ సమాఖ్య అధ్యక్షులు లత కార్తీకర్ణి మల్లేశ్వరి పాల్గొన్నారు.

Mahila Abhivruddhi Society (MAS) - Organogram



Sadhikaratha Foundation (SF) - Organogram

